

FINANCIAL
TRANSACTIONS INVOLVING
INTEREST
and Co-operative Societies

by

Late Moulana Mufti Ahmed Bemat (R.A.)

Shaykhul-Hadith, Darul-Ulum Falah-e-Darain

Ameer-e-Shariat, Gujarat

Founder of Madni Darut-Tarbiyat, KARMALI.



Published by :

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At. Po. Karmali. Ta, Ankleshwar, Dist. Bharuch

Gujarat, India-394115. Tel. (02646) 274243 - (02646) 327244

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Translated from second Gujarati edition 2006

By

Sir Sultan Akhter Patel, Khanpurdeh

English Edition

2007

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Read, Practice and make others read

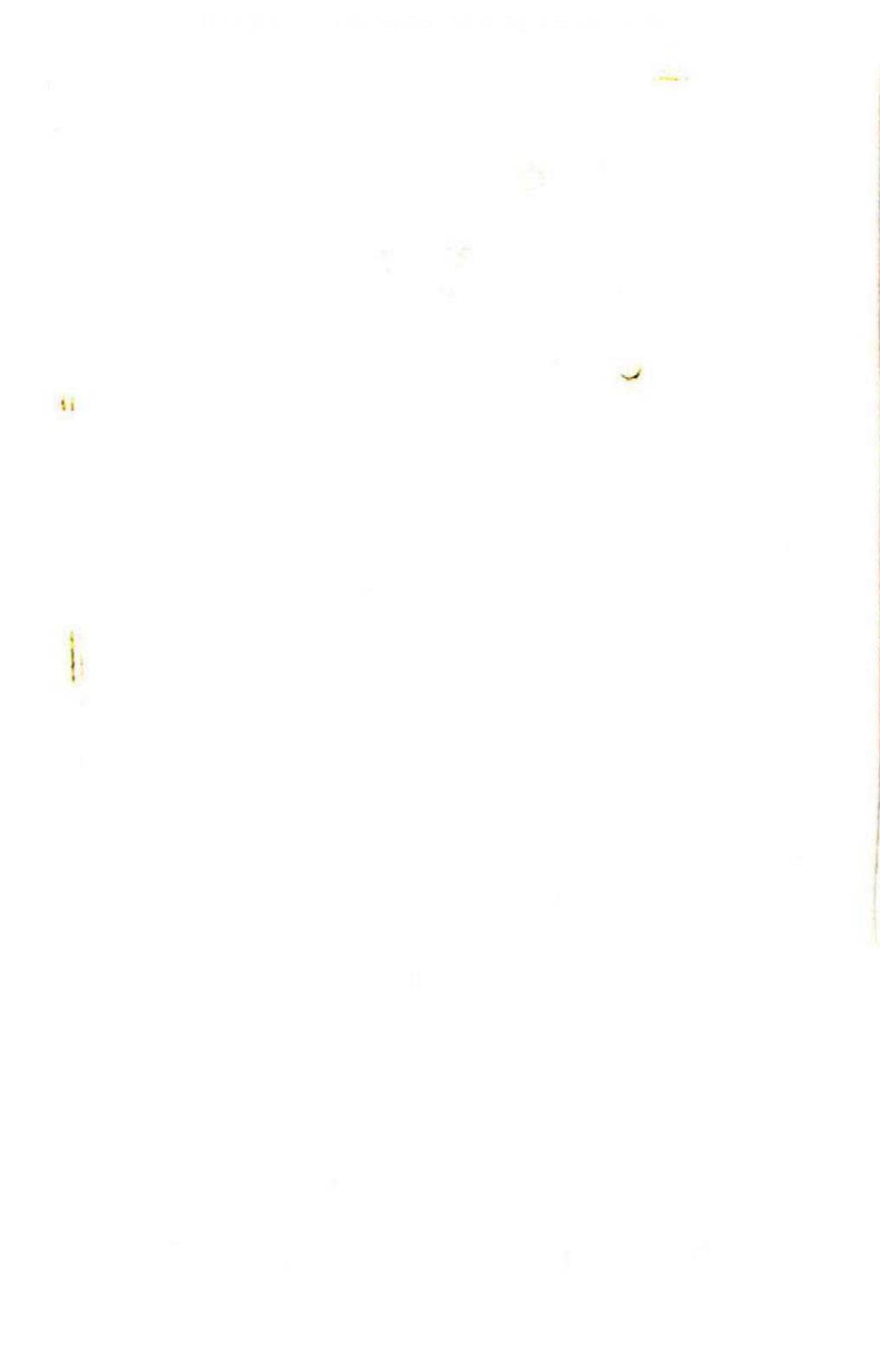
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

BOUNTIFUL WORDS

of

Hazrat Shaikhul Hadith

Maulana Muhammed Zakaria (R.A.)

Respected Sir ! May your grace extend.

After the traditional Salaam Masnoon . I got just now your bountiful letter. Regarding your new book about interest involving transactions, I pray to Almighty Allah that HE may accept it (your effort) through HIS Mercy and Grace. May it benefit more and more people. May it become a Sadaqa-e-Jaariyah (source of everlasting charity). Ameen.

Signed
Hazrat Shaikhul Hadith Sb. (R.A.)
21, Dhul-Hijjah 1389

BOUNTIFUL LETTER Of

Hazrat Maulanā Sayed Mufti Mehdi Hasan Sb.

بسم الله الرحمن الرحيم .
حَمْدًا وَ مَصْلِيَا وَ مَسْلِمًا .

After Hamd and Salāt (All Praises are due to Allah and Greeting to the Holy Prophet, S.A.W.)

My brother Maulvi Ahmad Ibrahim Bemāt (sallamahu) Has a clean heart which always yearns for doing propagation of religion and serving common Muslims. He continues to try to make common Muslims aware of the rules and orders of the true Shariate Islami and concerned problems to the best of his ability. He intends to improve their religious (deeni) and secular (worldly-Duniyavi) condition. He wrote AHKĀMUL MASĀJID in Gujarati language with this intention and put before muslims the demands concerning mosques in the light of the holy Qurān and Hadith. It became popular in both common and selected sections of public. Now he has compiled one more book in his native language Gujarati which explains in detail that both Qurān and Hadeeth emphatically assert that interest-dealings are Harām (illegal).

Now a days co-operative societies are involved in interest involving transactions. Attention of the members, rich persons, workers of these societies is drawn that they should deal with farmers keeping in

view of the Islamic morals concerning sympathy and assistance or helpfulness. He advises that the needy should be offered interest-free loans on easy conditions so that all may get benefits of the both the worlds and all may protect themselves from what is totally Harâm. He states that it will be more advisable to establish BAIT UL-MÂLS. (One such Patni Co-operative society is now working in Surat It will be nice if similar interest-free societies are also formed elsewhere.)

May Allâh make this book benefit people forever with more and more progress and strength.

Muslims must read this book very carefully : try to act accordingly.

**WAS SALÂMU AIÂ MANIT-TAB-ALHUDÂ
WAL-LÂHU YAHDEE MAN YASHÂ.**

(Safety is for those who heed guidance. Allah only grants guidance to whom he likes).

Signed by
(Mufti) Sayed Mehdi Hasan (R.A.)
Thursday, 20th Dhil Qadah 1389

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

نَحْمَدُهُ وَنَصْلُى عَلَى رَسُولِهِ الْكَرِيمِ

FOREWORD

I begin in the Name of Allâh Who is Most Merciful. He has descended only one part of his Mercy in this world. Consequently a kâfir (denier) and a Mushrik (polytheist who believes in more than one Allâh and/or the once who associates others with Allah) have also not been deprived of their sustenance. The remaining 99 parts of Allâh's Mercy have been reserved for Muslims in the Hereafter (life which is eternal after death).

Durood and Salâm on Allâh's most beloved messenger Muhammad (S.A.W.) and [also greetings on his sahâba's (companions (R.A.)) who said, after doing obligatory (Farz deeds or worships) the one who seeks Halâl (permissible) Rizq (provision or sustenance or money) is like a Mujahid (fighter for Faith in the path of Allâh). The Holy Prophet (S.A.W.) also said that behaving morally and righteously is half of sustenance (livelihood). After completing twenty three golden years of teachings, at the time of the Holy Prophet's last Hajj pilgrimage, three years before the Holy Prophet's (S.A.W.) death, Almighty Allah said : "I have perfected Deen (religion) and I have completed My bounties unto you and I have chosen the Deen-e-Islâm for you." Thus He asserted that the constitution of life and teaching

given to the Holy Prophet (S.A.W.) is perfect in every aspect. One who believes that it is imperfect or defective is a kafir and a mushrik. One who thinks that other manmade laws and rules are better than the commandments of Islâm will go out of the circle of Islâm. He will be met with destruction both in this world and in the other one (Aâkhîrat or Hereafter).

Dear brother ! Just look at the co-operative societies which are proposed to be established. Remeber that only those who deny Qurân and Hadeeth can imagine that such societies (involving interest dealings) can lead us to progress. But the one who has faith in Qurân and Hadeeth can never think like that because interest or usury is Harâm in our Deen. By defying Allâh and His prophet's commands we make ourselves liable to divine Azâb (chastisement) Consequent to it come down calamities of various kinds and sustenance (money or power) loses Barkat (bountifulness).

Today Muslim is leaving the path of Islâm and advancing on the road to destruction both in this life and in the next one. We read about [and observe] ever-new troubles, quarrels, wars, storms, deadly floods, earthquakes, riots day in and day out. Newspapers are daily full of such bad news. Moreover, we, Muslims, have so much sunk down in debts due to wrong social rituals that we see before our own eyes what is meant by the Holy Prophet's (S.A.W.) Words, "poverty is likely to lead towards kufr." When some are drowned in indebtedness upto neck and do not see any hope for survival, then we hear words which drive a man out of the circle of Islam.

Such debts are of a kind which is harām from the viewpoint of Qurān and Hadeeth. This Harām transaction of interest is not being carried secretly but in the broad day light, openly. Their reports are published annually for public information and people are called upon to join them. They are being lured to join such interest-involving societies. What is more painful is that these societies are being run by those Muslims who claim that according to their belief they will have to face Allāh after their death and despite their belief that they will definitely get the rizq (provision) which is destined for them, never more than that !!!

When we adopt Harām ways then arrives Allāh's Adzāb (chastisement or punishment). All such misdeeds are being done by Muslims where in both sides or Parties indulge in interest transactions. Some Plain-hearted Muslims are even heard saying : O Maulana Sahib ! What is harām is taking of interest and not paying, obviously, the establishers of such co-operative societies forget that their dreams will never come true in the matter of the desired progress.

Hazrat Abdullah ibn-e-Abbas (R.A.) says, good deeds make faces radiant, hearts bright and makes it lawful and provision bountiful. Whereas sins turn face faint, heart dark, body lazy, minds full of enmity and halāl provision scant.

The Holy Prophet (S.A.W.) has said that if a man eats halāl rozi (permissible food) Almighty Allāh makes his heart bright and flows streams of wisdom there from. Eating doubtful provision for 40 days darkens one's

heart and sinning results in lack of provision or sustenance.

Hazrat Thawbân (R.A.) has related that the Holy Prophet (S.A.W.) said that sinning deprives man of his provision and righteousness expands one's provision.

Almighty Allâh has said in the holy Qurâن : If a man fears Allâh (caring for the permissible and prohibited), Allâh will provide sustenance for him from unimaginable sources (Part 28, SURA-E-TALÄQ).

Some great men have said : Whenever we indulge in any sin its effect is observed even on our children and our animals. Their behaviour gets changed and love is displaced by hatred and hardness. (Nuzhatun Nâzireen)

A calamity caused by sinning is that one's age (life span) is shortened. bounty goes away. People's sinning shreds corruption in the world which affects every one. Consequently everything in this world curses and condemns man.

Hazrat Ikramah (R.A.) says that even worms and insects too condemn and curse sinners and so also Allâh's angels condemn sinners. People become enemies of one another and thus invite Allah's punishment. Hazrat Ali Murtudhâ (R.A.) said : Those who want to become rich without money and great without family members must obey Allâh's commands. It is mentioned in Hadeeths that those who eat Riba (interest) invite Allâh's Adzâb. Sins causes various kinds of calamities on earth including pollution of air, water, agriculture and food grains and fruits etc. Residential houses also turn

harmful.

Hazrat Mujâhid (R.A.) says when a ruler becomes oppressor and oppresses people, Allâh holds up rains.

Once People felt a jolt of earthquake in the time of the Holy Prophet (S.A.W.). The Holy Prophet (S.A.W.) said : Almighty Allâh wants that you should seek forgivance from HIM. So make Tawbah (repentence) and please Allâh.

There came an earthquake in the time of Hazrat Umar Farooq (R.A.). He said that the people have indulged in a big sin or an anti-Sunnah deed. This (quake) is its effect. By the ONE in Whose hands is my life, if you repeat that misdeed, I will not live among you.

Hazrat Anas (R.A.) is reported to have conveyed that once we went to Hazrat Âyeshâh (R.A.). Someone asked her to say something about earthquake. She said when you will indulge in Zinaa (adultery) like a permissible deed, will drink wine (intoxicating drinks), begin to sing and dance shamelessly, Allâh Almighty will frown and order the earth to shake. Then, if people make Tawbah : they will be saved, otherwise, they will be destroyed. Hazrat Anas (R.A.) asked Why so? As a punishment or a lesson? She replied : It will be mercy and admonition for a Muslim but a punishment for the Kaafir. Hazrat Anas (R.A.) says that this hadeeth made me very pleased as it shows that an earthquake is a mercy and admonition (Naseehat) for Muslims.

O Muslims ! Just think over what Hazrat Umar

(R.A.) has said. It is the result of discarding a Sunnah. Today even those who claim to be Deendârs (righteous) have given up Sunnah. Not only that, they have also totally given up what is Farz (obligatory) and have indulged in prohibited things. Then what to say about Allâh's Adzâb? Remember that doing harâm deeds throughout the year attracts aforesaid divine punishments like floods and famines resulting in a state wherein even animals and insects and angels join Allah in cursing the sinners. How then will the interest-involving transaction of societies improve financial position? How can disobeying Allâh make sustenance bountiful?

Today interest is considered as the back-bone or spine of business and trade. But the European expert traders who look at things in depth say that "Interest is not the spinal cord but germ which has entered the spinal cord. Unless it is taken out world economy will not improve." These are not the words of any Moulavi but they are of an expert thinker and economic scholar.

I was thinking about this for several years and was also inviting people's attention towards it whenever possible. I did feel that people do want to get rid of this divine anger. If someone rises up to fetch them out of the pit of interest they are ready to get out.

Though, today, there are many many Muslims who are misguided there also are some in a considerable number who are good servants of God and who regard interest Harâm and bad.

I have met a number of such right-thinking gentlemen with whom I discussed the matter. I happened to visit Panoli on 07/11/1969 (dist: Bharuch). Talks with some right thinking persons lit up a light of hope in me as they heard me very attentively. Gentlemen Janab Sulemân Mânsra, Janab Yusuf Hafezji, Janab Ibrâhim Hansrod and others promised to work for the establishment of an interest-free co-operative society. Thereafter, I had a talk with Janab Sulaiman Bobât, Manager, Panoli agriculture society in his office.

I, Hereby, appeal to all Muslim leaders and workers that they should first of all, establish a society which may give interest-free assistance to its members and thus provide an example for other provinces of our country. It is my earnest an humble request that the Muslim society (community or samâj) should also extend all possible help to such society. I would appeal to all rich and wealthy people of every village and also I would request those who are investing their money to earn interest from banks to think what will be their reply to Almighty Allâh who will ask them : Why did you not feed Me when I was Hungry ? Why did you not lend me clothing when I did not have it ? The servant will say : My Lord ! You require these things. You are never needy. Almighty Allâh will assert : My needy servants had approached you but you did not fulfil their needs. Had you fulfilled their needs you would have found ME and MY mercy there.

The Holy Prophet (S.A.W.) has said : 'seek me near about every weak and broken heart (meaning one

gains Allâh's mercy by helping the needy). Therefore, the rich class should postpone investing their money in banks and must use it in transacting interest-less dealings done by afore said societies. They must present proof of their Faith (Imân) and Islâm by protecting people of their community from harâm and consequently from Allâh's anger. Guarantee of the safety of our money will be given by the faithful workers or managers of the proposed societies. My humble appeal and Islamic guidance will awaken our minds and hearts. With this hope I am submitting this little book of mine in your hands.

Request to workers (managers) :- Kindly ponder with a cool mind that till today you have, by handling and managing interest-involving societies already burdened your heads with sins and have entangled the community also, in it. So now try your best to save and protect the community from the punishment of Allâh by fetching it out of sinful harâm deeds. Are not today, Muslims in a position or condition wherein they can carry on interest free societies ? But so far leaders have not at all thought about it. It is hoped that interest-free co-operative societies will be established in Panoli, Ankleshwar, Kosamba, Mangrol and other places from where they will get enough number of members. As there are worth while Muslims in these areas no need will arise to obtain loans with interest. May be, there will be some difficulty for the first few years. But thereafter, the way will become safe and wide Inshâ Allâh.* ((* Besides these places, there are

other places in Surat district also where Muslims are economically well. Moreover, there is no dearth (Shortage) of experienced workers over there. It is my appeal to such well to do Muslims to initiate a noble adventure relying on Allāh's help)).

If they have, in their hearts, greatness of the holy Qurān and respect for hadeeth, they must take steps to save their community from the anger of Allāh. People can stand on their feet if they are saved from paying 7 to -16% interest and by lending them interest-free loans.

But alas, leaders of the community care the least for the feelings of our community. To know how to handle the business of running interest-free co-operative societies, they can get guidance from the Patni co-operative Credit Society registered in 1942 and The Patni co-operative Society registered in 1963. Moreover, they can look at the "Muslim Fund Deoband" Which Was established in 1961. People of any village can obtain required information and guidance and work nicely thereafter. I appeal to those experienced workers and managers who have the faith and trust of people and also to Deeni organisations and religious Ālims that they should try their best to liberate the village people who utilise interest money as capital.

Looking at the pitiable condition of our community, I thought of writing a small book which may prove beneficial. By chance it was Ramadhan vacation that had freed me from educational academic responsibilities. Fasting days were all the more Mubārak or bountiful. So, I began to write and the result is now in

your hands.

Rich persons, workers/managers and members are main pillars of a co-operative society. If they work co-operatively and coherently our people will get rid of a great Lânat or curse-Inshâ Allâh.

I would also appeal to Muslim journalists and writers to extend their share in this movement and give voice to the struggle for establishing interest-free co-operative societies and create a helping atmosphere. The Surat fortnightly 'MUJÂHID' wrote and published a series of articles about Dârul Uloom, Bharuch. It awakened people and expedited and perfected the important work of Dârul Uloom, Kantharia. Likewise, Matliwala came into being the Dârul Uloom. If some persons dislike such writing it is but natural because it hits their personal interests. But the community as a whole is sure to get rid of a big calamity, people's attention must be drawn.

If you talk with most of the members of interest-involving societies, they will tell you something like this : As there is no one to give us loan without interest we are compelled to obtain it and give interest. We have no support. If you investigate the conditions of every village thoroughly it will be known that money obtained with interest is being misused. Large amounts are being spent on wrong and unnecessary rituals of marriages and funerals etc. Imitating the rich ones, the poor people also drag in extravagant use of money. Clothings costing (at least) Rs. 8000 to 10,000, charges for stitching, golden

ornaments and above all longing for name and fame in society makes them arrange large feasts. Regarding such vain activities the Holy Prophet (S.A.W.) has said : A poor person who makes a false show of richness earns Allâh's curse. (Hadeeth).

Strange is a marriage in many Muslim society. It is, as if, along with the bride girl, even before she is married off, the entire family, along with the groom and his parents, are mortgaged in society. Before long, quarrels disputes arises about clothes and ornaments etc. turning happiness into sorrow. Alas the community has drowned so deep in such vain wrong rituals and habits that they are not prepared to accept the mistake. A poor person, in order to hide his poverty or to make a show of wealthiness, spends large amounts on costly articles, latest furniture and several other unnecessary unessential things. Despite having golden ornaments in his house, to avoid feeling ashamed, he draws loans with interest from societies. This can never be called helplessness. Such hollow excuses can not make a harâm thing halâl. Just think over this fatwâ of Hakeemul Ummat Maulânâ Ashraf Ali Thânavi (R.A.) :

"It is seen that often those who draw loans with interest to buy useless or unessential articles. If they have any need they can fulfil it from ornaments in their houses which they can sell. To keep them intact in home and to obtain loan from society cannot be called helplessness. It is no excuse. Similarly, it also cannot be an excuse both from common sense and from Shariat viewpoint if one does not join business or service only to

maintain his position and feels ashamed in engaging himself in lawful work. will it be, in such situation, proper for him to beg or to eat unlawful food? Never. So taking interest-involving loans is in no case admissible. Such a debtor is indeed a sinner. And only Allah knows better". (Imdâdul Fatawa, Vol. 4, p. 33).

Read and ponder over Maulânâ Thânavi's (R.A.) above pronouncement and try to protect our brotherhood from the curse of interest without making false excuses of helplessness.

With much hope, I present this booklet. Inshâ Allâh, after reading it, co-operative workers will wake up and move forward to establish and interest free co-operative society with the assistance of wealthy persons and societies like the Patri co-operative Society, Surat will come up soon.

Finally, I pray to Almighty Allâh to accept the effort of writing this little book, give its benefit to this humble sinner servant and guide to walk on the true path shown by the Holy Prophet (S.A.W.). May He also give good sense to Ummah and keep it away from the devastating lane of indulging in interest and save all from Harâm sustenance.

26, Ramdhân Mubarak, 1389 **AHMAD IBRAHIM BEMAT**

7th December, 1969.

Khâdim,

Dârul Uloom Falâh-e-Dârain,

Tadkeshwar

Interest In Islam

World economies are based upon ribâ (interest), which is clearly forbidden in Islâm. This poses a great challenge for Muslims all over the world. They must develop an understanding of this subject in the light of the Quâن and Sunnah of the Holy Prophet (S.A.W.). They should also have working knowledge of the capitalist economy. Then a conscious effort must be made to avoid ribâ in our daily life. Moreover, the Muslim community in the west struggle together to provide alternatives to ribâ for fulfilling its financial needs. This struggle should not only the Muslims but even the non-Muslims to the path of a ribâ free economy. The Muslim Ummah has this obligation from Allah, the only Lord, to liberate mankind from all oppressive tools of man-made system of ignorance and show the straight path and final guidance from Allâh Taâla and that is Islâm. Ribâ is one major instrument of oppression and injustice leading to the suffering of individuals and societies in the hands of a few Capitalists.

What Is Ribâ ?

The word ribâ literally means increase or excess, or surplus. In Islâmic terminology ribâ is an amount charged in the principal as a consideration for the time during which the principal is used. It consists of three elements :

- (1) Excess or surplus over and above the loan capital.
- (2) Determination of this surplus rate in relation to time.
- (3) Transaction to be conditional on the payment of a predetermined surplus. These three elements jointly

constitute ribâ any deal or bargain or credit transaction in money or any kind which contains these elements is considered a transaction of ribâ. It covers both usury and interest. It cannot be contended that ribâ applies to usury or lending money at exorbitant rates, which is cruel, while interest at a low rate may be allowed. similarly, no distinction can be made between the interest for productive purposes and the interest for non-productive purpose.

What Are The Two Types Of Ribâ ?

1). Ribâ nasia (interest in debt) : "nasia" means delay granted to the debtor. This ribâ is found in all credit transactions where a loan is advanced to a person on a payment of interest over and above the principal for the time period of debt.

2). Ribâ al-fadl (interest in barter) : this signifies the excess charged in the exchange or sale of things of the same nature or species. It lies in the payment of an addition by the debtor to the creditor in exchange of commodities of the same kind, i.e. wheat for wheat, or barley for barley, etc.

Barter transactions were common in Arabiâ. people used to exchange goods for goods. The Holy Prophet (S.A.W.) did not confine the application of ribâ to credit transactions for cash only, but to all forms of barter.

Ibn-e-Qayyim distinguishes Ribâ-Nasia from Riba-Fadl by saying that the former is Jali and the latter is Khafi or implied. Ribâ-Nasia is prohibited due to its evil and cruel nature and Riba-Fadl is Prohibited by the Holy Prophet (S.A.W.) as a precautionary and a preventive measure lest it should lead to Nasia.

**DIVINE PUNISHMENT FOR GAINING
INTEREST
IN THE LIGHT OF HOLY QURĀN**

اعوذ بالله من الشيطان الرجيم .

بسم الله الرحمن الرحيم .

﴿ الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُولُمُ الَّذِي يَتَخَبَّطُهُ
الشَّيْطَنُ مِنَ الْمَسِّ ۚ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَمَ الرِّبَا ۚ ﴾ سورة البقرة، آية ۲۷۵

The First Āyat (Verse) :-

{Those who eat Ribâ will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitân (Satan) leading him to insanity. That is because they say: "Trading is only like Ribâ," whereas Allâh has permitted trading and forbidden Ribâ. So whosoever receives an admonition from his Lord and stops eating Ribâ, shall not be punished for the past; his case is for Allâh (to judge); but whoever returns (to Ribâ), such are the dwellers of the Fire - they will abide therein}[2:275].

BENEFIT:- In this verse satân means the Shaitân, if he embraces one makes one mad. Normally people call it embracing of Bhoot or Pret or ghosts etc. It is nothing except this. Only existance of jins is proved from what is said in the holy Qurân and in hadeeths. So those who eat interest will rise from their graves like one

whom satán had made mad because such people did not use God-given brain in a constructive manner, acted foolishly and equated halâl with harâm and vice-versa. Noticing only outward similarity between the two they began to take and eat interest as they found (wrongly) benefit in both. (trade and interest). But, there is a very big difference between trade and interest-taking because in trade or business man, in order to meet with his need, buys a thing at his own pleasure. It is never like that in interest dealing. If instead of one rupee, two rupees are collected, there is no exchange for the extra rupee that is paid. If it is said that money remained with us we would have benefited from it and hence that exchange can be considered interest. This is likely but not certain. That is why Allâh made trade admissible and prohibited interest taking and giving.

If, instead of this, some one says that this problem comes in the way of trade and national progress, then it is foolish because, it is proved through experience that those who eat interest become extremely greedy and also very coward. These are the vices which make a community poverty-stricken and devastated. Therefore, if has not been commanded that whatever had been taken as interest before the arrival of these anti-interest commandment should be given back to its owners but it is announced that whosoever will indulge in interest after this will go to hell. The one who will take it considering it halâl will belong to hell for ever.

Here is one thing worth pondering over. Allâh Almighty gives punishment in the proportion of a sin and our brain also says that is must be so. Ulama

(religious scholars) have written that one who takes (eats/collects) interest becomes so much senseless in his love and lust and greed for money that he even cares the least for his own health, mind and body. Nor he thinks seriously about his near and dear family members, relatives, neighbours, friends, widows and orphans at all. He remains half-mad and hilarious in his own money-making business while the whole community groans under trouble and weeps due to poverty. As this is a sort of madness, Almighty Allâh will also make him rise like a mad person on the Day of Resurrection and make him accountable before HIM.

(2) Common sense says that all must care for the welfare of community and thanks giving for getting wealth is only that it should be used for the poor, orphans and widows. Give interest-free loans to the poor who will, after doing some trade or business, return your money to you - Inshâ Allâh. But, alas, wealth of the rich, instead of being helpful to the poor began to extract the blood of the poor. Curtains have fallen on the eyes, hearts and minds of people. They extract from the one who is hardly able to feed his family. Will he feed his family or pay interest? How will he stand and live in your selfish society? No one thought of this. He (The heartless capitalist-materialist became mad after money and hence he will be raised on the Day of Judgment like lunatic.

(3) The holy Qurân calls the words of some people "interest is like trade" a mad man's words. What a madness indeed. In trade there is an article against money. But there is nothing against what is snatched as

interest. The interest-eater collects Rs. 110/- from whom he had given Rs. 100/- It has no exchange. That is why Allâh called it madness.

SECOND VERSE ::=

﴿يَمْحَقُ اللَّهُ الرِّبَا وَ يُرْبِّي الصَّدَقَاتِ وَ اللَّهُ لَا يِحْبِبُ كُلَّ كُفَّارٍ أَثْيَمٍ﴾ سورة البقرة، آية ٢٧٦

Allâh destroys the additional interest. He increases the bounty of charity. Allâh does not like any sinner, disobedient. (Sura-e-Baqarah, P:3, Rukoo:6).

BENEFIT:- Interest money is never bountiful. Rather many times it takes away even the original capital. A hadeeth states that whatever the largeness of interest money, it always results in neediness (Ibne Mâjah). The meaning of 'charity increases money' is that Allâh increases wealth of the one whom He likes even in this world, otherwise its thawâb (divine reward) is for everyone who obeys HIM as mentioned in several other hadeeths.

A hadeeth says that Allâh nourishes (enlarges) Sadaqah/khairât/charity just as you nourish the calf of a horse. It is seen that interest money lasts only for one or two progenies. There after, the grandsons of those interest collectors have to beg in society. Some companies (also families) have ended in and sunk in insolvency with in 15 to 20 years. On the other hand, the children and grand children of those who spent their money in charity have turned well to do and quite rich and happy in every way.

THIRD ÂYAT :-

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقَى مِنَ
الرِّبَوِ إِنْ كُنْتُمْ مُّؤْمِنِينَ ﴾ سورة البقرة، آية ٢٧٨

O, you who believe ! Be afraid of Allâh and give up what remains (due to you) from Ribâ (from now onward) if you are (really) believers. And if you do not do it, then take a notice of war from Allâh and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)} [2:278-279].

BENEFIT :- You have not been prevented regarding what interest you took in the days of ignorance. You have become its owners. Whatever is yet not taken should be let off and given up. Never demand it. It is not the act of one who has true faith. The background of this verse is reported to be that tribesmen of Banu Amr bin Awf demanded past interest from the tribesmen of Banu Mugheerah. The latter replied : we will not give it now. Then came this âyat. (Durr-e-Manthoor)

Likewise, Hazrat Abbâs (R.A.) and Khâlid bin Valeed (R.A.) had a joint interest business. Banoo Thaqeef owned some interest (past) money to them. (Ibid).

Similarly, lot of Hazrat Uthmân Ghani's (R.A.) money was with other tradesmen. This verse allowed the already taken interest money but ordered that no one can now, after interest has been prohibited, demand

the earlier interest. All Muslims accordingly, gave up their past Demands of interest.

The holy prophet (S.A.W.) explained this matter more thoroughly in Hajjatul-vidaa in 10th year of Hijra. Listen carefully to this part of a long sermon :

"All manners and habits and rituals of the days of pre-Islamic ignorance have been ended. One of them is to give up the pre-Islamic interest amounts. I, hereby, first of all, declare the giving up of quite large amount of interest belonging to my uncle Hazrat Abbas (R.A.)." The last word demands special thought. If you are a Muslim, the hint is that asking for interest money is not a Muslim's work. It also has been stated by Ulema that not believing or neglecting any command of the Holy Qurān (any order which is proved through Qurān) is like not believing in the whole of Qurān. Committing a sin is one thing. It does not throw one out of Islam. But to deny the Shariat's order which is compulsory or Farz and not to regard harām as harām throws one out of Islām.

Fear of Allāh is the root of every Neki (good deed). When this fear goes out of one's heart, one becomes fearless and begins to break divine commands. This is the root of every crime and sin and offence. So, O Muslim ! Develop Allāh's fear and give up your past interest money if at all you are obedient to HIM. Only one who has true faith can obey Allāh's commands.

A CHALLENGE TO FIGHT OFF FOURTH VERSE :-

فَإِنْ لَمْ تَفْعِلُوا فَأَذْنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ

"If you will not do so (as commanded in the beginning of the third verse) then be mindful and hear the challenge from Allâh and HIS prophet (S.A.W.) for a fight. If you will repent (by Tawbah) you will get your original capital amount. Do not oppress others. Others will not oppress you". (S. Baqarah, 3rd Para). If the misdeed of taking interest and harassing the poor, even after the arrival of stern prohibition of interest-taking, continues, then here is a challenge of war from Almighty Allâh and His holy messenger (S.A.W.).

Just tell me. After getting a challenge for battle from Allâh and His messenger whose faith can survive ? So one who will deal in interest saying that interest-taking is permissible will become Murtad (non-Muslim). Islamic rulers will arrest such person and ask him to make Tawbah, confiscate his wealth and deposit it with public treasury (Bait ul Mâl). If he repents, his money will be returned and his Islam will be recognised.

This is so much serious and stern warning. The words used for kâfirs and mushriks (in holy Qurân) have been used in this context for those who demand past interest (after its becoming harâm). This shows that if one considers what is Harâm in Qurân as Halâl he will go out from fold of Islam. Further more, Almighty Allâh says : Allâh and His messenger are just (not oppressors and unjust). If you will stop oppressing the poor, you will get what is your right or due. But if you will continue to oppress the poor by asking interest money your original money will also not be given to you. One who ventures to fight with Allâh and His Messenger will surely be destroyed in the Hereafter. There is no doubt

about it. That is why Hazrat Umar Farooq (R.A.) used to say : Give up interest and so also give up that money too in which there is any doubt of interest, because Allāh has issued very serious warnings regarding such dealings.

Today Muslims are witnessing their destruction. Just think. We are openly establishing interest-involving societies and spreading interest-eating. We are breaking Allāh's commands in every city and village in broad day light. Therefore, how can we get any Barkat (bountifulness) in our business and agriculture ?

How can a 'Muslim' ever accept a challenge of war from Allāh and His holy prophet ? Therefore, come towards real progress and avoid this sin and try to protect the community also from destruction in both lives.

FIFTH ÂAYAT :-

﴿ وَمَا أَنْتُمْ مِنَ الرِّبَّا لِيَرْبُو فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَا عِنْدَ اللَّهِ وَمَا أَنْتُمْ مِنْ زَكْوَةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأَوْلَئِكَ هُمُ الْمُضْعِفُونَ ﴾
سورة الروم ، آية ٢٩

Whatever you give, thinking that it will increase people's wealth, (remember) it is not increased in Allāh's sight. And whatever you pay as Zakāt, just to please Allāh, such people are increasing their wealth with Allāh. (Sura-e-Room.)

BENEFIT :-

Ulema and Qurān's commentators two different views in this matter.

(1) By collecting interest the wealth appears to be increasing. The one who collects such interest is in fact, snatching away the money of a poor needy person who earned it by dripping not perspiration but blood. The heartless fellow makes weep not only that poor man but also his children and family members including innocent babies, because that poor man is paying such double and tribal interest by selling even his means of income. How much screams the interest-eater is causing? How can there be any bounty in his wealth? For instance, some one suffers from stomach trouble or elephantiasis. He can appear healthy and fat but no doctor will call him healthy. He is ill, and is about to die as per symptoms of diseases. Similarly, a greedy interest eater fellow is very lustful. He is ever hungry of money. His hunger will not be satisfied and his inside fire will not extinguish for ever. On the other hand, the one who pays amounts of Zakât and Sadaqât in charity appears, from outside to be losing his money. But in fact, his wealth gets multiplied manifold. The holy Qurân calls it a 700 time increase. Allâh increases it manifold for whom he wishes (Sura-e-Baqarah). An increase of upto seven lakh times is mentioned in Mishkât Shareef. For example, if a doctor gives laxative to a patient. Apparently that person appears to become weak and thin. But in fact it is a sign of healthiness because harmful things are being thrown out of his body. Likewise one who gave charity looked weak. He drove out his inner impurities by giving charity and retained only that much which he can digest and get strength.

(2) Another meaning stated is that some body give away his wealth to others but his intention is not to

please Allâh. He thinks only that as he is giving he will get more in exchange. In Gujarât, it so happens during marriages. Gifts are given with calculation of return gains. Allâh's pleasure is never in mind. Such selfish exchanges are not permissible in Islâm. In the second verse Allâh says : O Muhammad ! Do not favour with intention of gaining more in exchange (Sura-e-Muddathir). Do good to anyone and do all good deeds only to please Allâh.

SIXTH ÂYAT :-

﴿فَيُظْلِمُ مِنَ الَّذِينَ هَادُوا حَرَمَنَا عَلَيْهِمْ طَبِيعَتْ أَحْلَاثٌ لَهُمْ وَبِضَارِهِمْ﴾
مرسلات، ۱۱

As the Jews sinned greatly, We made many permissible things impermissible and banned for them (as punishment). They were preventing people from following Allâh's path, by taking interest money, through it was impermissible and as they were eating other's property unjustly and oppressively, We have fixed most severe punishment for kâfirs among them (Sura-e-Nisâ , P. 6, R. 2).

BANEFIT :- Those things which are harmful to man's body and spirit have been banned by Allâh. But here we see that even some of the things which are not harmful have also been prohibited due to their sinfulness. Allâh says :-

- (1) They had deviated from Allâh's path
- (2) They were misguiding others also
- (3) They were eating interest
- (4) In addition to interest-eating they were trampling

rights of others.

They were taking corruption money and resorting to illegal transactions. It is proved from the above that whoever will do abovementioned wrongs will also be punished in the way Jews were punished by disallowing them of admissible things. According to some commentators (Mufassireen) interest was prohibited in all earlier shariats (religions). We now experience that due to several sins we have been deprived of many bounties of Allāh. Terrible consequences of sins like interest-eating are now being experienced by us every day everywhere..

SEVENTH VERSE :-

﴿وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرْهُ إِلَى مَيْسَرَةٍ﴾ سورة البقرة، آية ٢٨.

And if the (debtor) is poor and needy, he should be given time for repaying the loan until he gets some ease monetarily. If you can understand it is yet better to free him, of the debt (Sura-e-Baqarah, P.3.). Man's nature is selfish. He may think that since interest has been banned why should I lose my original amount and so he may become hard in demanding. Therefore Allāh says : Do not demand your money (original) with harshness. Be lenient and grant him time until he is out of burden. It is even better if you give up your demand. In exchange you will surely get a very great reward from Allāh.

In some earlier communities the debtors were awarded capital punishments.

Islām is not based on materialism. Other religions

are like that. But Islâm is based on spiritualism. That is why the holy Qurân continuously gives instructions and orders to develop Allâh's fear, to care for rights of others and to be helpful to all humans. Such policy will fill hearts with love and unity. When the rich persons will stop forgiving their rights and suppress the poor one; it will create quarrels and disputes as we are already seeing every day everywhere. Therefor, after issuing interest banning command, orders were issued that you should show leniency in your demand for your rights. Do not break hearts of the poor people. You will get your original amount if not more. If you will not maintain peace atmosphere will worsen, hatred between the rich and the poor rise. So, when you see that your debtor is in no position to return your money at once give him time relief. Not only this, if you find out that it is impossible for him to pay you your dues, then forgive him. It is better for you because the Allâh, the greatest Ruler will forgive you.

EIGHTH ÂYAT :-

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَوْ أَضْعَافًا فَمَضَاعَفَةً ۚ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴾ سورة الصران، آية ۱۲۔

O Believers ! Do not eat multiplying interest. Fear Allâh. It is oped that you will succeed and fear the fire which is prepared for the denier kâfirs. (Sura-e-Âl Imrân, P.4, R. 4).

BENEFITS :-

(1) Here is the description about dealings involving interest in Arab land at the time of the revelation of the Holy Qurân. But it does not mean that other kind of

interest will be admissible because, in Sura-e-Baqarah. P.3, R.6, it has already been said that eating of interest is unlawful, be it simple or multiple. One eats interest and thinks that he is a successful business man but Almighty Allâh says that real success is fearing Allâh and in obeying HIS commands. Wealth earned by breaking divine orders will result in destruction, not in any success.

(3) Interest-eaters will be hurled into the fire prepared for kâfirs. It is for those who eat interest considering it halâl. Imam Abu Hanifah (R.A.) says that this verse is to frighten those fellows who indulge in doing what is harâm. Such fellows will be thrown into the fire which has been prepared for deniers. (Tafseer-e-Madârik).

(4) Ulema of Ahle Sunnat wal Jamât say that by doing any harâm deed a Muslim does not go out of Islâm unless and until he considers a harâm thing halâl. But here is a stern warning because what happens usually is that the one who continues to indulge in harâm deeds begins to like those harâm deeds which can result in considering a harâm matter halâl. Thus not honouring farz (obligatory) things can lead one to the point of driving one out of faith of Islâm and his burning in hell-fire which is mainly meant for kâfirs.

Qurânic injunctions are :

1. Those who spend of their wealth day and night, in secret and in public, have their reward with their lord. They shall have no fear, nor grieve. Those who devour ribâ will not stand except as stands one whom Stan by his touch has driven to madness. That is because they say : "Trade is like interest," but Allâh has permitted trade and

forbidden interest. Those who after receiving direction from their lord, desist, shall be pardoned for the past, their case is for Allāh to judge, but those reward with their lord. On them shall be no fear, nor shall they grieve. Those who devour ribâ will not stand except as stands one whom Satan by his touch has driven to madness. That is because they say : "Trade is like interest," but Allāh has permitted trade and forbidden interest. Those who after receiving direction from their lord, desist, shall be pardoned for the past, their case is for Allāh to judge, but those who repeat are companions of the fire, they will be abide therein forever.

2. Allāh shall deprive interest of all blessings but shall give increase for deeds of charity, for He loves not creatures ungrateful and wicked.
3. Those who believe and do deeds of righteousness and establish regular prayer and have fear of Allāh shall have their rewards with their Lord, on them shall be no fear, nor shall they grieve.
4. O you believe ! fear Allāh and give up what remains of your demand or interest, if you are indeed believers.
5. If you do not (abandon interest) take notice of war from Allāh and his prophet, but If you turn back you shall have your capital sums, deal not unjustly and you shall not be dealt with unjustly.

May Allāh make all Muslims hate harām, Save us from every punishment and lead us all to the real and true success.

HARSH PUNISHMENT FOR AND DESTRUCTION OF THOSE WHO INDULGE IN INTEREST IN THE LIGHT OF HOLY PROPHET'S SAYINGS

(1) It is narrated by Hazrat Aboo Hurairah (R.A.) that the Holy Prophet (S.A.W.) has said that there will come a time when a man will not think as to whether the wealth earned by him is from halâl sources or from harâm (Bukhari Shareef P.1, p. 279). It is added in "Razeen" that at that time man's prayer will not be accepted (answered).

Just think. From morning to evening, from towns to villages, every one is running after money without any thought of its being lawful or unlawful. I am engaged in trade/business, service, agriculture etc, but without caring for its lawfulness or otherwise. Not only this, 'advancing' further there is a group called intelligent. They are mad after English thoughts crossing every limit. Caught in the lust and greed for wealth they are trying to present excuses for showing that interest taking is allowed or permissible-halâl.

(2) Hazrat Abdullâh bin Masood (R.A.) narrates that the Holy Prophet (S.A.W.) said : cursed (Maloun) is the one who eats and feeds interest. (Muslim Shareef, Part. 2, page. 27).

(3) Hazrat Jâbir (R.A.) narrates that the Holy Prophet (S.A.W.) Has cursed the one who takes interest, gives interest, keeps account of interest, deals and shares interest business and said that all of them are equally

sinful. (Muslim Shareef, P. 2, p. 27).

Imâm Navavi (R.A.) writes that it is harâm to participate, in interest deal and in every harâm work and to help therein. Just think over. Who can ever make progress after the holy prophet prays to Allâh to drive one away from HIS Mercy ?

Mulla Ali Qâri (R.A.) Write that eating interest does not mean actually eating. It also involves using interest money in any way and for any work. (Mirqât, Sharhe-Mishkât).

It is thus proved that giving interest is also a sin. Farmers, traders take money giving interest. So they and those who write its accounts or become witnesses to it as well as all those who help in this transaction (paid or honoraries) all are doing a harâm sin. (Mirqât, Pt.6, p.59)

Abu Johfah (R.A.) has narrated a part of Holy Prophet's (S.A.W.) saying wherein he has prohibited Muslims from both taking and giving interest (Bukhâri Shareef, Part.1, page.8) Today, many people, due to wrong traditions and rituals, and many small and big businessmen to expand their business and some wealthy persons doing agriculture take money on interest, they take lands on mortgage and also buy. It is no helplessness or compulsion. Giving interest too is not permissible, it is also harâm. The holy prophet has prohibited it. He has cursed such fellows in hadeeths Nos. 2-3.

There are farmers and traders who go on expanding their fields of work to such an extent that they even neglect Hajj, depriving themselves of the Farz

(obligatory) worship. Today you will see in every village such people whose only concern is to expand their lands. They take loans only to show themselves as indebted. All this is not helplessness. Paying interest is also harām.

(5) Hazrat Abu Hurairah (R.A.) has narrated that the Holy Prophet once said : During the night of Mearāj ascension in heavens, I was taken towards a group of people whose bellies (stomachs) were like huge houses having big snakes therein which could be seen even from outside. I asked Jibreel (A.S.) : Who are these people? He replied : They were the eaters of interest. (Ibne Mâjah Shareef, Pt 2, P. 165).

Just think how much multiplied is the lust and greed for money in the hearts of wealthy people. Their hunger for more and more money is never satisfied. Their money did not help any poor person, who after all is his brother in Faith, nor any widow or any orphan until he continued to devour interest. Allâh Almighty will expand his stomach and fill it up with snakes. Rich class may think about this warning and stop investing their money in interest transacting societies. They should serve their community with their wealth and save themselves from such a severe punishment after death.

(6) The Holy Prophet (S.A.W.) has said :

﴿الرِّبَّا سَبْعُونَ حَوْبَا إِيْسَرْهَا أَنْ يَنْكُحَ الرَّجُلُ أَمْهُ﴾

"Ribâ is seventy types, the least of which equals one having sexual intercourse with his own mother!"(Ibne Mâjah Shareef, P. 165). Just think, when the mildest sin is like doing the worst with one's own mother, then how terrible the stages numbering 69 would be ?

(7) Hazrat Ibne Massoud (R.A.) narrates that there are 73 sins in interest and usury, the smallest of them is equal to having sex with ones own mother and the most harsh interest is to dishonour one's Muslim brother. (Muattah Imâm Mâlik).

This demands serious thought. Many religious-looking gentlemen busy them selves in back-biting other whole day and night. It has been mentioned as the biggest interest (sin). It is so because in adultery the woman is also agreeing. This devilish misdeed is mostly done with the concurrence of the woman. That is why, in the holy Qurân, while mentioning the punishment for adultery, Qurân mentions the women first saying : Give 100 logs to the adulterer (Zina).

Ulema have written that since the woman becomes the first cause in the said sin, Allah has mentioned her first and thereafter the man. But in the matter of dishonouring one's Muslim brother the latter is never agreeable. That is why it has been called the biggest interest-sin. (Mirqât, Sharh-e-Mishkât, Pt.6.P. 68)

(8) Hazrat Abdullâh bin Hanzalah (R.A.) quotes the Holy Prophet (S.A.W.) Saying : Eating one Dirham of interest, despite knowing that it is of interest, is worse than 36 sins of adultery. (Ahmad, Dâre Qutni).

Knowing or not knowing about the prohibition of interest taking and giving is no excuse and it draws punishment because knowing and learning about Halâl and Harâm is a must (compulsory duty) and hence such ignorance is a sin. (Sharh-e-Mishkât, Pt. 6, p. 67)

There is a valley in Hell which is so much

stinking that even the Hell itself seeks Allâh's protection from it on account of its extremely and unbearable bad smell. It also is so hot that even a mountain, if thrown in it would melt. Its chastisement will be meted out to the taker of interest. Saying that I did not or do not know does not release one of one's responsibility because learning about all essential matters is a Farz (obligatory duty). It is never an excuse.

This Hadeeth issues a most serious warning. Therefore, every one must try his best to earn halâl (admissible) sustenance. Everyone must refrain from Harâm. (Mirqât, Sharhe-Mishkât, Pt.6, p.67). Everyone must respect every one's rights. This severe warning is because of the fact that one who eats interest is likely to die as a deniar instead of believer (Kâfir instead of a Muslim). It is because the words used in the holy Qurâن are most hard. It has been said that doing this sin (eating interest) is like fighting with Allâh and HIS Prophet (S.A.W.). Therefore if one will continue on this line of taking and giving interest one will be totally dominated by the devil Shaitân who will not respect until he destroys the sinner by snatching away his Imân (faith). (Mirqât, Sharhe-Mishkât Pt. 6, p. 68).

This is why it is the foremost duty to learn everything about what is Halâl, what is Harâm, what is Farz (obligatory), what is Vâjib (absolutely necessary), what is Sunnah (Holy Prophet's line) etc etc. Today crores of Muslims are unaware of this. May Allâh grant the Muslim community correct knowledge the good sense to act accordingly.

(9) Hazrat Abu Hurairah (R.A.) narrates that a time will come when no one will be spared from eating interest. If he does not it he will at least test its smoke. (Ibne Mâjah, p. 166)

It is mentioned in the famous Hadeeth book 'Sharh-e-Mishkât Shareef (Explanation of Mishkât) on p. 65 of part 6 that 'testing of smoke of interest' means one will be a partner in the transaction of interest deal, have interest earning accounts in the bank, pays interest on credit cards (who charges any where 9 to 19%), he may write application for obtaining loan on interest or he will maintain account of that deal. If not that much he will at least be a guest of aforesaid sinners (who take interest). He will accept food from such sinner or take gift from him take interest himself he will at least take its benefit in one way or the other. We today see that the words of the Holy Prophet (S.A.W.) are coming true before our eyes in action every where around us.

(10) Meat (flesh) made from Harâm food deserves to be burnt in Hellfire. (*Musnade Imâm Ahmed*).

It is mentioned in another narration that a body built by harâm food will not enter Paradise (Jannat). For it is only for fire, nothing else.

(11) Hazrat Abdullâh bin Abbas (R.A.) narrates from the Holy Prophet (S.A.W.) that every day an angel announces from the Bayt-ul-Muqaddas (in Palestine) warning that no worship is ever accepted by Allâh, obligatory or recommended, if the worshipper eats Harâm food.

(12) Hazrat Ibne Masood (R.A.) narrates that

though it appears that interest is growing but, in fact, it is decreasing. (Ibne Mâjah, p. 166).

Today the members of societies can see that they get the best price of their goods, fields are also yielding good crops but due to interest transactions, they face several kinds of calamities. Houses and shops are burnt in fires, fields are inundated by rain storms or floods. In short there is no bountifulness (Barkat) in their affairs.

(13) Hazrat Abu Hurairah (R.A.) narrates that the Holy Prophet (S.A.W.) once said : During the night of Merâj I came across a group of people whose bellies had expanded like big houses with, visibly, snakes curling in them. On inquiry, Jibreel (A.S.) told me that these fellows were eating interest. (Ibne Mâjah, p. 196).

So this is the terrible description of the severest warning for the founders and servants of interest-dealing societies and for those who take, give and become witnesses to interest deals.

(14) Hazrat Ibne Abbâs (R.A.) says that the Holy Prophet (S.A.W.) has prohibited the buying or selling of fruit before it is ripe and worth consuming and also said that if interest deals and adultery spreads in a habitation it is as if that habitation has taken up the punishment of Allâh on their heads. (Hâkim).

(15) Hazrat Abu Hurairah (R.A.) has narrated that the Holy Prophet (S.A.W.) Said : Allâh has made it compulsory not to admit four fellows in Paradise and they are (1) Drunkard (2) interest eater (3) usurper of an orphan's property and (4) one who does not obey parents.

(15) Hazrat Samurah bin Jundub (R.A.) has quoted the Holy Prophet (S.A.W.) saying that : Last night I saw in my dream that two men approached me and led me towards a holy land until we arrived at a river of blood. A man stood in the middle of that river. On its bank at there stood a man with a heap of stones in front of him. Whenever the man in river tries to come out of the river the one on the shore hits him with a stone so forcefully that the former goes back to his place in the middle. When the holy prophet asked about the identity of the unfortunate man in river he was told that he was on eater of interest. (Bukhâri Shareef).

(17) Hazrat Abdullâh bin Masoud (R.A.) says that the one who saw increase in his wealth as a result of interest taking will finally see that his wealth has actually reduced.

(18) Hazrat Abu Hurairah (R.A.) reported that the Holy Prophet (S.A.W.) said : During the Meraaj night when I raised my head on the seventh sky I saw lightening and heard thunderings. Then we passed by a community of people whose stomachs were big like houses full of snakes. When I asked about them I was told that they were eating interest during their lives in the world. (Musnad-e-Imâm Ahmed).

(19) Hazrat Asbahâni (R.A.) has narrated from Hazrat Abu Saeed Khudri (R.A.) that in the Merâj night the Holy Prophet (S.A.W.) could see some people on earth whose bellies were puffed up and hanging down. (Ahmed).

(20) Hazrat Awf bin Malik (R.A.) narrated that

the Holy Prophet (S.A.W.) once said : Save and protect your selves from sins which are never forgiven. (These sins include) stealing Mâle-Ghaneemat (war booty) One who steals a thing will be asked in Qiyâmat to produce it. Also protect yourselves from interest because, on the Day of Judgment, and interest eater will be made to rise like a lunatic. (Tabrâni).

(21) It is reported by Hazrat Abdullâh bin Masoud (R.A.) that the Holy Prophet (S.A.W.) said there are more than 70 evils in it and it is equal to Shirk (polytheism) or belief in more than ONLY ONE GOD). (Bazzâz).

The Holy Prophet (S.A.W.) has equated interest with "Kufr". Just think Helper of interest deals in any manner has been threatened that he his not likely to die with Imân (Faith).

(22) Hazrat Awn bin Aboo Juhaifah (R.A.) reports that the Holy Prophet (S.A.W.) has said : Curse of allâh on taker and giver of interest. (Bukhâri Shareef).

(23) Hazrat Abdullâh bin Abbâs (R.A.) has reported that the Holy Prophet (S.A.W.) has said that if one helped an oppressor (against justice/right) Allâh and HIS Prophet will bear no responsibility for such an oppressive fellow (meaning such a fellow loses every assistance from Allâh) and if a fellow eats one Dirham (coin equal to nearly 25 paisa) it amounts to indulging in twenty-three time adultery. Flesh made up of harâm food desrves fire more than everything else. (Tabrani, Bayhaqui).

(24) In a treaty signed with the Christians of

Najrân, the Holy Prophet (S.A.W.) added that if they dealt in interest, the treaty would be null and void. he cannot live like a zimmi (to live safely in the Islâmic country). (Ibne Abî Shaybah). This shows that those (non-Muslims) who reside in an Islâmic country also can not do interest business.

(25) Hazrat Ubayy bin Ka'ab (R.A.) narrates : If your debtor gives you any gift, you should recover your loan amount and return the said gift. (A. Razzâq).

(26) Hazrat Ali (R.A.) says : Any benefit taken from (due to) a loan is interest. (Jâmi us Sagheer).

(27) Hazrat Ibne Abbas (R.A.) has heard the Holy Prophet (S.A.W.) saying : Every community which indulges in a large scale interest deals invariably suffers from famine. Every community which indulges in a large-scale corruption becomes timid, becoming fearful they fall pray to others. (Ahmed).

(28) Another hadeeth mentions Abu Hurairah (R.A.) saying that the Holy Prophet (S.A.W.) said : there are seven Gunâhe Kabeerah (Greater Sins) :

- (1) Belief that ALLÂH has parteners
- (2) Killing any one without proper reason
- (3) Eating interest
- (4) Eating wealth of an orphan in an improper way
- (5) Running away from jihâd (fight in the Path of Allâh).
- (6) Making false allegation (of adultery against a chaste woman)
- (7) Returning to own country after migrating there from despite the religious ban on such a return. (Mishkât).

(29) Hazrat Ibne Masoud (R.A.) says that the

Holy Prophet (S.A.W.) once said : As the Day of Qiyâmat (Final Judgement) approaches indulgence in interest, adultery and drinking wine will increase. (Tabrâni).

(30) Hazrat Ali (R.A.) says : the Holy Prophet (S.A.W.) has said that curse be on those who take interest, give interest, keep accounts of interest, do not pay Zakât and cry loudly (mourn) after someone dies.

(31) Hazrat Ali (R.A.) says that according to the Holy Prophet (S.A.W.) when Allâh intends to destroy a community, interest becomes rampant in it. (Kanzul Ummâl).

(32) Hazrat Ubâdah bin Thâbit (R.A.) narrates that the Holy Prophet (S.A.W.) has said that : 'By the ONE in whose Hands is my life ! a time will come when people from my community will pass nights with false proud indulging in meaningless games for pleasure. Next morning they will turn into monkeys and pigs because they would have turned Harâm in to Halâl, would have kept singer girls, would have drunk wine and eaten interest and would have worn silken dress. (Zawâid).

(33) Hazrat Muhammed bin Seereen (R.A.) says that once Hazrat Ubayy bin Ka'ab (R.A.) sent some fruits from his garden to Hazrat Fârooq-e-Âazam (R.A.). The latter sent back those fruits. In a tone of complaint, Ka'ab (R.A.) said to Hazrat Umar (R.A.) : You know that the fruits of my garden are most tasteful in Medina Munawwara (and also good looking as well as Halâl). Why did you return the gift? It is better if you accept them. It is

said that Hazrat Umar (R.A.) had given a loan of ten thousand Dirhams to Ka'ab (R.A.). He felt and feared that the gift might be by way of that favour and so he did not accept it. (A. Razzâq).

(34) Hazrat Sha'abee (R.A.) narrates that Hazrat Umar (R.A.) said : we had left away 90% of Halâl things merely because of a doubt that there could be a part or particle of interest in them. (A. Razzâq).

Our buzrug (elders) left ninety per cent permissible things for fear of interest element therein. But we are not prepared to give up even one percent of such doubtful things.

(35) Hazrat Abdullâh bin Abbâs (R.A.) Has said that : Do not be partners in the businesses of the Jews, Christians and Majoosis (Parsis) because they indulge in interest business which is forbidden in our religion. (A. Razzâq). This statement of Hazrat Ibne Abbâs (R.A.) shows that it is not permissible to be partners with interest dealers. It is not allowed to help them in any way. Wherever there is any doubt, this rule applies. So give it up, refrain from such things for ever.

(36) Hazart Umar (R.A.) says : Give up where there is any doubt regarding interest (Ibne Mâjah).

(37) Hazrat Abbâs (R.A.) narrates that the Holy Prophet (S.A.W.) said : If you give a loan to some one, after that if he sends you some gift or (that indebted man) lands his horse to you for a ride, do not accept such things. It too is interest. (Ibne Mâjah).

If there were transactions of giving and taking of horses or carts etc before giving any loan, then there is

no harm. But if there was no such give and take before giving a loan than such things would amount to interest.

It is mentioned in a narration that one who gives a loan should not accept any gift from the indebted person. (Bukhâri Shareef).

(39) Hazrat Abdullah bin Salâm (R.A.) was told: You live in a country where interest dealings are at very large scale. So do not accept from any one even a bundle of grass or a piece of rope, do not accept it because it is interest. (Bukhâri Shareef).

But what is happening today? One who is given a loan is treated as a slave. Benefit is taken from every thing belonging to him. The teaching of the Holy Prophet (S.A.W.) is that taking any benefit from the indebted person is interest; there is no doubt in this. Yes, of course, there is no harm if there had been such give and take before loan giving. It is reported that once Imam Aboo Haneefah (R.A.) was sitting in the shade of a wall. But when it came to his knowledge that the owner of that house was indebted to him, he at once went away and said this shade is also interest. (Mirqât, sharh-e-Mishkât, Pt. 6).

(40) It is mentioned in another hadeeth : Protect your selves from sins which are never forgiven. Among them is that of the one who takes interest and who will rise up on the day of Judgement becoming a lunatic (Tabrâni). It should be remembered that the faith (Imân) of a Muslim does not end up even if he commits numerous sins. But if one denies a Farz then he loses his Imân. Similarly making a mockery of Deen's rules and

commands and insulting Islâm also drives one out of Islâm. So who ever will indulge in interest-deals considering it halâl will lose their Imân.

(41) Holy Prophet (S.A.W.) has said that if one prepares (buys from) a shirt for ten Dirhams and if nine Dirhams were from Halâl earning and only one form Harâm then also his namâz will not be accepted till shirt is on his body.

(42) Hazrat Saad bin Abee Waqqâs (R.A.) was told by the Holy Prophet (S.A.W.) : One may spend whole life performing obligatory prayers but the Duâs will not be answered as long as what you eat or drink is bought from Harâm earnings. (Sharhe Shariate Islâm).

Now it is clear that interest-deals are, without any doubt, Harâm. But our farmer brothers have, today, made it their source of living. Their entire support is on the interest of banks or the societies. Why then complain about the nonacceptance of our Duâs to Allâh ?

(43) Hazrat Abu Hurairah (R.A.) narrates that prayers and Duâs of one who eats interest (Harâm food) money will not be accepted. Allâh is Holy and He accepts only holy and clean things. He has asked his Prophets and the Muslims : Eat only Halâl food and do good deeds. He adds : If a man under takes such a long and troublesome journey that his clothes and his hair etc also become dusty and dirty and even if that journey is for Hajj or Tabligh etc. his long Duâs will not be answered if his clothes and food were bought from Harâm money. (Muslim & Tirmidhi Shareef).

Here it should be remembered that the Holy Prophet (S.A.W.) has said that the Dua of a traveller is

like the prayer of an angel. Yet it is not accepted due to buying of clothes and food etc from Harâm income. It is mentioned in history books that there was a group of people in Koofâ whose Duâs were being readily accepted. If they prayed for the death of oppressor rulers they used to die or dethroned. But when Hajjâj bin Yusuf became the ruler he invited all to a feast. But the aforesaid group did not attend. When he inquired : Is there any one who did not attend my feast? He was told : Yes, there are some people who never attend any feast. He ordered to bring them before him at once. He persistently requested them to eat and when they did eat what he gave, Hajjâj expressed satisfaction saying : Now I have no fear because hereafter their Duâ will not be accepted. Thus the reason why our Duâs are not answered can be understood. Village people live upon societies. Even if anyone did not eat interest he must have tested its smoke as per Holy Prophet's (S.A.W.) hadeeth quoted earlier. We enjoy feasts in the houses of those who indulge in interest dealings and trades.

We read the Holy Prophet's (S.A.W.) sayings about Harâm sustenance/provision. Now let us per use some sayings of great men regarding doubtful foods etc.

The Sahâbâs (R.A.) and their Tabâins used to refrain from even those things wherein there was any doubt. Many times they did not use a thing which was even permissible.

It is reported that once Hazrat Umar (R.A.) vomited out his food when he knew that what he had devoured was doubtful.

Hazrat Zaid bin Aslam (R.A.) narrates that once

Hazrat Umar Fârooq (R.A.) drank some milk and it pleased him. But then he asked : wherefrom did you bring this milk? He was informed by the one who had brought it that : I passed by some camels belonging to Zakât near a water spring. I took this milk from one of those she camels. Hearing this, Hazrat Umar (R.A.) pushed his finger in his throat and vomited out that milk. (Bayhaqi, Muattâ). Such was the righteousness of Hazrat Umar (R.A.).

Hazrat Âyesah narrates that her father Hazrat Abubakr had a slave who used to give some amount from his daily earning to him. Once he gave some amount to Hazrat Abubakr (R.A.). As Hazrat Abubakr (R.A.) was very hungry he purchased some eatable from that amount and ate it. That slave told him later that, before becoming Muslim, I Used to do the business of seeing Fâl (foretelling future events). Such amount of mine was with one person which he returned today and I gave it you. It is said that Hazrat Abubakr (R.A.) at once thrust his finger in his mouth and vomited out what he had just eaten because he remembered the Holy Prophet (S.A.W.)'s words that flesh developed with harâm food will burn in hell-fire. Fâl and fortune teller's income being harâm that slave could not be a lawful owner of that money. Hazrat Ali (R.A.), after Hazrat Uthmân (R.A.), never took any food before checking whether it was halâl or not.

Hazrat Abdullâh bin Mubârak (R.A.) says that returning one doubtful Dirham to its original owner is better than giving 6,00,000 Dirhams in charity. (Ihyâ-ul-Uloom, Pt. 2, p. 82)

Hazrat Sahal (R.A.) says that eating harām food makes hands, eyes, ears and other body organs disobedient. We observe this today.

Hazrat Ali (R.A.) has said that in Hereafter, accounts will be taken about halaal wealth. The earner of harām money will be punished. It is mentioned in Tawrāh. If one eats whatever comes before him, Allāh will not care as to from which gate of hell he enters fire.

Hazrat Sufiyān Thawri (R.A.) says that giving charity from harām money is like washing clothes with urine. As the dress will not become clean so the wealth will also not become pure. (Ihyā-ul-Uloom).

Muslim brothers are earnestly requested to keep before them the words and deeds of great righteous people for making their lives pure and pious.

Members of co-operative societies should stop burning the interest money in aimless, wrong rituals and traditions of happy as well as sorrowful occasions (marriages and funerals etc). It is not possible to get rid of it until one does not try his best to protect one self from interest-deals. Progress of both this world and the Hereafter can be attained only by obeying the orders issued by the Holy Prophet (S.A.W.). There is only destruction in leaving the Path of Allāh and following any other way. We can see this with our eyes.



PROBLEMS RELATED WITH INTEREST

- (1) It is Harām to be helpful in interest deals in any manner.
- (2) It is not permissible to deposit money in banks, with or without any intention of taking interest because it supports interest deals.
- (3) If money is deposited in a bank by mistake, do not use its interest but give it away without hoping for any reward (thawâb).
- (4) If it is feared that money will be stolen or looted if kept in house, then one can deposit it in a bank just for safety.
- (5) Whatever interest is accrued it may be given away to poor, orphan or widow without hoping for reward from Allâh.
- (6) Donating harâm money and hoping for reward is likely to take one to Kufr. The Holy Prophet (S.A.W.) has said that Almighty Allâh is pure and accepts nothing but pure things.
- (7) To make intention of collecting the harâm interest money from Kâfirs and giving it away in charity is also not permissible. It is Harâm.
- (8) Taking interest in Dârul Harb (war zone) is permissible from viewpoint of some ulema. Brothers living in foreign lands may take guidance from religious scholars there.
- (9) It is not permissible to become a member of or partner in an interest-dealing society so also it is not permissible to take profit (dividend etc).

(10) Charge to exchange the distorted is Harām for example to obtain a ten rupee note by paying only nine rupees or obtaining a 100 rupee note by paying only Rs. 95/-.

(11) It is interest (harām) to take crop (farm products) of a mortgaged field. Taking profit from loan amounts to interest eating.

(12) It amounts to interest to collect rent of a mortgaged property on the part of the loan giver. Rent should be collected and there from the loan should be repaid.

(13) It is sinful to start business after taking money by paying interest but the earned profit is allowed.

(14) If the one from whom interest was taken is known and traceable that interest money should be given back to him. If he is not traceable donate it.

(15) It is Harām to work as paid servants or as honorary person in the societies dealing in interest.

(16) Life insurance is Harām as it involves (1) interest and (2) gamble (uncertainties).

(17) Some companies give fixed profit (be there business profit or loss) and are bound to give profit. Such profit amounts to interest. It is not permissible to purchase such shares.

(18) Hazrat Maulānā Abdul-Hay Kafletavi (R.A.) writes in his booklet at p. 49 :- According to some ulema interest deals in a Dār-ul-Harb with real Harbis (people at war) is permissible and it is only about taking. Thereafter he writes a thing which is worth writing in golden ink, is that, the entire Ummah

agrees with the researcher scholars that giving of interest is Harâm both in a Dâr-ul-Harb and in Dâr-ul-Islam. No Aâlim says that giving of interest is Halâl.

- (19) Imâm Aboo Haneefah (RA.) is the exception. All the three other Imâms say that taking of interest is Haraâm even in Dârul Harb.
- (20) A resident of an Islâmic country can go to a Dârul Harb and take interest from a Harbi. We are living in this country, making it our country and therefore a Muslim Harbi of here cannot take interest from a Kâfir Harbi. NOT IN INDIA.
- (21) Interest can be taken from non-Muslims in a Dârul-Harb, not from Muslims.
- (22) Co-operative societies purchase goods before they are manufactured or prepared, goods also on loan and money also on loan. Such deal is Harâm, not Halâl.
- (23) A deal can be made by giving loaned money first. But there are some conditions. Inquire from the knowledgeable and then proceed. Such deal is called 'Bay-us-Salam.'
- (24) A poor relative's debt can be paid up from money earned by bank interest but without intention or hope of getting any thing in return from that person and intent of thawâb from Allâh Tâla.
- (25) It is also permissible to distribute books or to pay school fee from bank interest without hoping for Thawâb.
- (26) If one serves under some one who does business

both with interest and also without interest, and major portion of his income or wealth is Halāl and if he says that this salary is from interest free money then it is permissible to take such salary.

(27) Provident Fund is not interest.

(28) One took loan with interest and started business.

Profit of that trade can be used without hesitation because the corruption in money does not make the amount defective. One becomes owner of amount taken with interest and after thus, becoming owner one can do trade or business and he will also be the owner of the trade benefit. But he will be a sinner for having taken loan with interest.

(29) A person gave a loan of Rs. 100/- to some one. The one who took loan says "You gave me only Rs. 80/- and the issue went before a court. The court decides that it amounts to Rs. 100/-. Then it will be considered (Rs. 80/- loan and Rs. 20/- interest). It can be accepted, as the court has decided so. Not more than that is allowed. If the court grants Rs. 110/-, then Rs. 10/- will have to be returned.

(30) The amount given as relief help for digging wells or for purchasing machines in difficult days. Such money can be taken as per rules.

(31) In some Government schemes, some percent is given as loan and some percent lending interest. It is allowed in extreme exigencies because the Govt. of India has made this scheme for improving living standard of citizens such schemes and plans

Require offices, servants, peons and inspectors etc. all of which need money. Therefore the extra money which they take above loan in the name of interest is for maintenance and hence it is permissible.

- (32) Cash amount is given for purchasing instruments and machines etc and they take interest. It is better as a precaution (Ihtiyât) not to take.
- (33) Some societies and governments build colonies and give tenaments on ownership basis. The purchaser fixes cost and obtains rooms in 12-15 annual instalments. This is allowed given that full and total payable amount and monthly installment is fixed.

REASONS OF WEAKNESS AND DESTRUCTION OF MUSLIMS

Muslim leaders often gather and ponder over reasons of the progress of other communities? But, so far, no one has reached the true cause. Some say they are doing interest-involving transactions and deals and hence they make progress. But it is totally false. If interest business brings progress then we see that there are those Muslims who indulge in such deals should also have advanced too. In short, they have not gone even one step ahead of others.

Some say the Islâmic Shriat has made some kinds of trade and business illegal and therefore Muslims cannot advance. This also is a lie. Hardly two or three percent Muslim traders abide by Shariat rules. Why do

they not make progress ? What nājāiz (illegal) things have they given up or left ?

When Muslims need to get loan and his Muslim brothers do not give him loan without interest they have to take loans from others on interest and get destroyed. It is not that Muslims have no wealth. I have said earlier that there are wealthy and Muslims who do well can give loans but those who take loans from them do not return the amount and hence they are denied loans. There indeed are some rich Muslims who want to loan money to their Muslim brothers without interest. They are afraid of their money being lost. If at all the common Muslims become honest and righteous and carry out promises then some can surely help some and mutual needs can be fulfilled and causes of destruction may be removed once and for all. Thus it has become clear that the main and real cause of a hell-like life of adversity is only the result of dishonesty, treachery and breaking of promises. Our condition is such that many of us hesitate to give back loans. Even a recovery of less than one rupee needs several demands. Some fellows are so shameless that they cry out : who dares to demand debt money from me? Some say untruth that they have no money to pay back loans to the one who gave the loan and find out excuses. Such persons who do not pay loans spend lots of money in rituals like marriage or circumcision. Briefly speaking, bad conduct in transaction has spread all around us making us extremely weak and pitiable.



DEARTH (less) OF WEALTH IS NOT THE CAUSE OF OUR RELIGION'S WEAKNESS

Had poverty been the cause of religion's weakness then wealthy persons should have been more religious. But go around and see whether religiousness is found more in the rich or in the poor? In fact, if there is a sound heart (Qalb-e-Saleem) and a contented mind richness or poverty does not bring any harm. But if heart and mind are not in proper harmony (are greedy), then wealthiness is more harmful than poverty. We have rarely seen rich men who care for the Âkhirat (Hereafter). If rich people are also mindful of the other life after death then it is indeed a vary very good virtue. Many times wealth brings with it evils like; becoming proud, carelessness about religious commands and looking at the poor with contempt and insultingly. It usually makes one an oppressor and merciless fellow.

DEALING IN INTEREST IS NOT THE FINAL REMEDY OF THE WEAKNESS OF MUSLIMS

The difference of opinion among the intelligent, the wise people is quite old in the matter of Muslim community's destruction. In my (Hazrat Thanavi's) opinion the original reason is bad dealings on the part of the so called intelligents who say that the destruction is due to banning of interest deals, that the communities dealing in interest transactions have made progress. But I say there are many Muslims who take and give interest and yet they do not get benefits because what is meant

By wealth is only the worldly benefit. The interest-eaters gather wealth and die away. Many time it happens that they even do not meet those for whom they had gathered their social lives is in disarray. Suppose they got its benefit but then they do certainly suffer spiritual loss by involving in bad manners like stone-heartedness, not being kind to any body, not sympathising with poor. They merely shed crocodile's tears considering that it suffices with regard to honouring their rights of the poor. Such merciless interest eaters collect interest even from their own blood relatives like pleaders who do not spare their relatives and think that if we do not collect interest from them our business will fall down. To summarise, *interest eaters invite the real loss of both this life and the other in every field.*

By the Grace of Almighty Allâh, Muslims are not extremely poor. They have a good number of wealthy, intelligent, wise, generous scholars. But the main reason of destruction is continuing interest-involving deals with other communities. Therefore, they should adopt ways whereby they may not have to take a support of interest deals. This is possible only when we become good, honest, truthful, just and true sympathisers of one another. (Hazrat Thânavi R.A.).

MAIN REASON OF DESTRUCTION OF MUSLIMS AND UPLIFTMENT OF OTHER COMMUNITIES

The main causes of the progress of other communities are the virtues which they have learned

from us, from our religion like steady fastedness deciding Profit-loss, punctuality, large-heartedness, mutual love and unity, collective efforts with coordination. All these are the teachings of Islâm. By adopting and following them man makes progress and by giving them up even millionaires become poor and poorer. Teachings of Islâm naturally removes all anxieties and calamities. Even non-Muslims who adopt and follow Islâmic teachings will surely get worldly progress. For that worldly (eternal) success and prosperity Imân (Faith) is a must.

جیسی کرنی ویسی بھرنی نہ مانے تو کر کے دیکھے
جنت بھی ہے جہنم بھی نہ مانے تو مر کے دیکھے۔

(One always gets the fruit of what he does. If you do not agree then do whatever you like and then see the result. There is Paradise and there also is Hell. If not understood, then die and then see)

This is because Islâmic rules and regulations have two great benefits : first nearness to Almighty Allâh and, secondly, worldly welfare and progress for earning nearness to the Almighty Allâh Tâala. Imân and faith must be there in one's heart as a prime condition. The other (worldly or material) benefit can be earned by every one who will develop Islâmic manners and attitudes and act accordingly. All the communities who have made any progress have done so only by following Islâmic manners and culture : truthfulness, honesty, keeping and fulfilling promise, giving preference to the needs of others, working collectively, painstakingly and

punctually, avoiding useless and meaningless extravagance, preservation of communal signs etc. Before Islâm no one had even heard about this. All these are the wealth-treasures of only Muslim homes (in the past). Alas, alas, Muslims have given up all these virtues and consequently are suffering pitifully. Others communities are making worldly progress by adopting the Islâmic manners and they get what they long for.

Alas, how pitiable that today Muslims are the only people who can be painted in any colour, form and dress, Some are seen like Christians and sometimes like Hindus. In the words of Allâmah Iqbaâl (R.A.) :-

وضع میں تم ہو نصاریٰ تو تمدن میں ہنود

یہ مسلمان ہیں جنہیں دیکھ کے شرمائیں یہ ہو .

(In appearance they look like Chirstians and in culture like Hindus. Lo, these Muslims are such who put even the Jews to shame !!!)



Selling in instalments

In some transactions the seller gives away his goods to the buyer but the buyer does not pay up the price in cash. Instalments are fixed for its payment. It is called BAY-A-BIT-TAQSEET (sale in instalments). After calculation the price may either be more than market price (in cash payment) or equal or even less. Usually it is costlier. The buyer can purchase the same thing at less cost if he purchases it from market with cash payment. But when the buyer or purchaser does not want to pay the price instantly in cash the seller will usually desire to get more money. So he fixes instalments totalling to a higher price.

PRICING AT A HIGHER RATE DUE TO THE TIME FACTOR (TIME GIVEN FOR PAYMENT)

Here arises the question : Is it permissible to fix credit price higher than cash payment price ? Scholars of the past and the present (Mutaqaddimeen and Mutakkhireen) have discussed this problem at length. Some Scolars say such selling is not allowed as the higher cost or price is due to time and rise in price due to giving of time is interest or like interest. (This is the stand of Zainul Abideen Ali bin Husain and of Nasir Mansurbillâh and of Hâdvay). Allamah Shawkani (R.A.) Has also said that it is so, see 'Nailul Awtâr, Vol.5, p.172). But all the four Imams and all Faqeehs and great Hadith-scholars (Muhaddiseen) say that it is admissible or permissible to fix credit sale price higher than cash

payment price but on condition that both the seller and the buyer must agree on the spot and willing on these terms. The seller should announce that I sell this article at the price of say, Rs. 500/- in cash but Rs. 575/- on credit (later payment). If the buyer and the seller depart before fixing and agreeing in the said manner the sale is not legal. Yes, if both the parties agree then and there on an amount it is permissible. Imam Tirmidhi (R.A.) writes in 'Jaame-Tirmidhi', while dealing with H. Abu Hurairah (R.A.)'s hadith "Nahaa Rasoolullahe S.A.W. bayatan fee bay-atin" : 'Fa in faa ra kahu...min humma.' (Tirmidhi Sharif, Kitaabul-Buyua, Bâb18, Hadith : 1331)

Some Ulema have explained this/shadith this hadith mentioning that 'bayatan fee bay-atin' means a transaction in which the sellers says to the buyer : I sell this cloth to you for Rs. 10/- in cash but for Rs. 20/- on credit; but then both have not departed from one another after agreeing. But if any one of them depart after agreeing on one term such a deal is allowed because the sale has been fixed in exchange of any one of the two. The summary of Imam Tirmidhi's word is that such a sale is not admissible because since, while selling, no term has been fixed, either of the two prices will become uncertain and it would mean that the price has not been mentioned. So it is not allowed. But since the cause of disallowance is not due to the increase in price due to time and duration, if at the time of the transaction, they agree on either of the two matters, the loss due to not knowing (ignorance or unawareness) goes away and, therefore, there is no evil in that sale.

The stand of all the four Imams and all great Fuqahā is the same in this matter (See Al-Mughni-Li-Ibne-Qudāmah', p. 177 in vol. 4 and 'Al-Mabsoot' of Imām Sarakhsī (r.a.) : 13/8 Addarsuki alaa Sharhil Kabir 3/18 and 'Mughni al Muhtaa' lis-Sharbini : 2/13) and this only is correct in the light of arguments and because there is no clarification about non-permissibility of such sale. Also it is not proved that such a sale attracts the definition of interest-taking. (It is not called 'interest' as it is not qarz (loan) and also no goods of the 'interest' is there. Such sale also gives the seller the right to sell his goods at cost and manner of his choice. Moreover, it is not compulsory for the seller to sell his commodity only at the market price. Also the manner of selling differs from trader to trader. Some times the price varies due to time and duration factor. The Shariat does not compel one to sell his property or goods in the matter of fixing price on one day and another price on another day.

Example :- One is allowed to sell his goods for Rs. 8/- in cash and for Rs. 10/- on credit. The only condition is that there should be no element of cheating. This is the opinion of all ulema.

Since all the four Imams are unanimous on this matter and so also are the great Muhaddiseen there is no more, need now to bring arguments from the Holy Qarān and Hadith. Issues coming out of it will, Insha Allāh, be dealt with in detail.

There is the condition that one of the two prices must be fixed. As I have said earlier, it is permissible for the seller to say at the time of selling that, for example : I

will sell for Rs. 8/- if paid in cash but for Rs. 10/- if the payment is delayed (Rs. 10/- if paid after one month, Rs. 12/- after two months and Rs. 14/- after three months). Fuqahâ writing about such transaction has not been seen. But thinking over their earlier statements, it appears that this is allowed because difference on account of time and duration is admissible. However such detailed clarification about variations in price based on time-duration must be clarified, otherwise it is not permissible. But if the seller says these things to the buyer but if they depart without agreeing and then if the buyer accepts the goods thereafter as per his wish (any of the three prices) then, this is Harâm (not permissible) according to the unanimous opinion of all religious scholars (ulema). It is compulsory for both the parties to cancel such a sale and to transact the sale properly as mentioned above (by agreeing with all details). To give more (in price) is allowed but asking of or for benefits is not permissible. It must be known that such admissibility is on condition that the increase is made only in the mentioned price. Otherwise it amounts to interest if they fix price for cash payment but if payment is delayed, they raise the original price. For example, it is not allowed to do this : The seller says that I sell this thing for Rs. 8/- to you in cash. but if you do not make payment within one month you will have to pay Rs. 2/- more. Call this rise in price 'benefit' on anything else. There is no doubt that it amounts to 'interest' because the sale price is fixed at Rs. 8/- and therefore, to demand more is interest.

The manner of transaction or sale is different in both cases. The first is admissible because the different prices have been agreed upon by both parties and, after the sale, increase or decrease is banned unanimously and early or late payment makes no difference.

Example : The buyer bought a thing for Rs. 8/- but at the same time he put forth a condition that the payment would be made after one month, But if for any reason, he makes payment after two months instead of one month, he will pay Rs. 10/- Thus there will be no increase in price due to time duration. This manner will not be admissible (jaiz) because the price has been fixed at Rs. 8/- and that the benefit has been added due to delay in payment and the price would go on increasing with the passing of time.

Example :- Original price of a thing is fixed at Rs. 8/- and if payment is delayed it will cost Rs. 2/- more and if the buyer pays after two months he will pay Rs. 4/- more and he will have to pay Rs. 6/- more as 'benefit' if the payment is made after three months. Thus the benefit-based price will go on increasing with passing of time.

(From : Bye and sell on installment. by Mufti Taqi Sahib).



AN APPEAL TO MEMBERS

The member does not consider the money-lending on credit even as a loan. He uses it as if it were his own money. Day in and day out we see that the farmer who takes loan observes false (unsuitable) rites spending huge amounts in marriage. What will he give to his daughter ? He almost mortgages not only his son-in-law and his fater but even the whole family to the society. Less then 4 to 6 months thereafter, quarrels begin in family, love turns into enmity and then what does not happen ? The reason of this trouble can be seen in the hadith of the Holy Prophet (S.A.W.) who says that the less the expense the more bountifulness in marriage (Mishkât Sharif).

Interest is harâm, extravagance is harâm, show business is harâm, shaw off and being proud is harâm. The unwise say : How can I give my daughter in marriage if her clothing does not amount to 8000/to 10,000/! Where is my prestige with golden ornaments !!! The Holy Prophet (S.A.W.) says : Almighty Allâh will not even look at three kinds of people nor will he talk with them and they will be meted out severe punishment and one of them is the one who makes a show of wealthiness despite being poor. (Muslim : vol. 1, P. 71)

Will those who are indebted to the societies and yet spend lavishly in marriages think about the severe chastisements mentioned for such fellows ? How many vices get combined in their rash and reckless behaviour ? If we worry about pleasing the people but displease

Allâh and his Prophet how can that marriage prove to be a blessing? How can there be feelings of love and affection ! How the offsprings of such marriages have sentiments of religiousness and good behaviour or righteousness? Everything is before our eyes now.

Many farmer brothers say that they are obliged to take loans. But always remember that there can be some scope to do harâm but only in extremely difficult situations and that too to the extent of the minimum need. But what is the limit of such neediness? If a man is likely to die due to extreme hunger he may take a little from what is forbidden (harâm). Wine is harâm but if there is a danger to life without taking a little of it, it can be taken, The same can be said about pork etc. But let me ask you : Taking loans from the societies has become so much necessary for you? Never. Then, Did he take the minimum amount? Answer will be in the negative. You take up the maximum when it is distributed. How mad it is. Such fellows will rise like mad men on the Day of Judgement. What a madness in worldly life ? They are being in interest and are yet spending loan money carelessly as if it were there own wealth. They feel proud of getting bigger loans. What nonsense ! What madness ! Instead of trying to improve his condition about food and other basic necessities he is spending more and more in show business. Please give up this shameless gestures and remember that you can succeed in this world and also after death in the other world only by following the commands of Qurâن and Hadith. Instead of showing false pretexts, members of societies

who take loan, should ponder whether or not they have reached this state just to take loans ?

Question :- Does Shariat allow Muslims to get involved in interest transactions to recover from poverty ? Can they do such dealings among themselves and or with other communities ?

Answer :- Poverty was more severe when Allah ha prohibited interest for them in the Muslim community. Interest belonging to pre-Islamic ignorant era was also due (they were likely to get). Yet Almighty commanded to give up that money (interest) and, in case of defiance, posed a challenge of fighting with Allah and against Allah and his prophet. When interest accrued was learned during a time when they were kafir and mushrik how can they have it after becoming Muslims (which means obedient of God) ?

Speaking against the kafirs (disobedient of Benu Israil) who did not refrain from eating interest, Almighty God condemned them. Even they who are now not Muslims are not allowed to deal in interest how can Muslim be allowed? Bayhaqi has in the chapter of Sulh mentioned a hadith describing that one of the conditions of the agreement of the holy prophet with the disbelievers of Najrân was that they must not eat and indulge in interest (that when you will start eating interest this agreement will become invalid). How can it at all be admissible for Muslims? (Fatawa : p. 89) Reply to a similar question has already been given earlier.

If one ponders over all this one will realise that by aping (imitating) the ways and manners of rich

people in the matter of decorations and desings a farmer will never improve his condition. How will children of farmers wearing terrilene and terricotten dress be able to toil in fields ? Is it not foolishness to try to have the furniture which one sees, just because a rich in locality has it ? Ornaments with him were, so that, at a time of exigency, he could sell them but not for mortgaging with capitalists and get loans with interest. Why burn your selves in the fire of hell ? That fire will certainly have to be faced in the hereafter. But, here in this worldly life too will become fire like quarrels do erupt every now and than in senseless families. Elders break marriages of their own dear daughters due to quarrels involving ornaments and are destroying the whole society (samāj). They even delay marriages of young girls just waiting for more valuable ornaments and false prestige. Thus they are burning away modesty and driving their daughters towards shamelessness. Do remember that real prestige or honour is given only by Almighty Allah. Also it is only he who throws out of honour whom he wishes. Everything is in the power of Allāh.

Therefore, let us all walk on the path shown by Allāh and His Holy Prophet (S.A.W.) and attain true prosperity and success. Let us give all false pretexts and stop giving interest to societies. Let us establish interest-free societies in order to save ourselves from Allāh's chastisement.



WARNINGS REGARDING LOANS

Abdullah bin Amr narrates that the Holy Prophet (S.A.W.) said : All sins of a martyr are forgiven but not the loan taken by him (Muslim Sharif). Abu Harairah (R.A.) says : Whenever any dead body was brought before the Holy Prophet (S.A.W.) for his funeral prayer, he used to ask whether he has left behind any property to pay back any loan taken by him ? If the reply was in affirmative the Holy Prophet (S.A.W.) would lead the funeral namâz. Otherwise if the reply was in negative he would ask people to perform prayer themselves. When the Muslim state became rich after their success in Tabook encounter, the Holy Pophet (S.A.W.) used to say : If there are any loan dues to be paid, I am responsible for its depayment; take it from me, and as to what he has left behind is for the family of the deceased. (Bukhari Sharif).

Just note. No sooner than a drop of a martyr's blood falls on ground all his sins are pardoned except his indebtedness (unpaid loan amount).

It is mentioned in another narration that the Holy Prophet (S.A.W.) said : Muslims are stopped from entering paradise and joining good people unless what he had to repay from any loan taken by him is repaid. (Timidhi & Ibne Mâjah). Yet another hadith tells us that such indebted man is bein arrested. He complains about his separation from his righteous companions. (SHARHE SUNNAH).

Hazrat Abu Saeed Khudri (r.a.) narrated that the Holy Prophet (S.A.W.) used to say in his Duâ (prayer to

Allâh) : I seek Allah's protection from polytheism and from undebtedness. A companion asked : O messenger of Allah ! Do you consider kufr (blasphemy/disbelief) as bad as a loan ? He replied : Yes. (NASAI SHARIF). In yet another hadith it is said : An indebted man makes a promise about repayment of loan but does not fulfil it. Thus he becomes a liar. (BUKHÂRI & MUSLIM).

It means the indebted fellow gives several promise but as he does not fulfil his obligation and keep his word he becomes prestige less in society and in the community. Hazrat Abdullah bin Umar (r.a.) narrates that the Holy Prophet (S.A.W.) said : Loan is a banner of God on earth. When he intends to dishonour one. He loads the burden of loan on him. (HÂKIM) Abdullah bin Umar (r) says that he heard the Holy Prophet (S.A.W.). Saying : Indulge less in sins, death will be easier for you. Be less indebted and you will live like a free man (BAYHAQEE).

Truly speaking an indebted man cannot talk freely with the one from who he got a loan. Managing boards of societies or other organisations adopt the same policy. They make people speechless by extending loans to them, preventing truth from coming out. People in power manage things at their will as members have all become only yesmen. Such corruption has entered religious institution too. We experience it often.

Hazrat Thawbân (r.a.) says that the Holy Prophet (S.A.W.) has said that one who dies without the evils of dishonesty and pride and he is not indebted, he will enter paradise (TIRMIDHI & IBNE MÂJAH). Abu Moosa

Ash-ari (r.a.) says in the sight of Allāh the biggest sin of a man is that he died without leaving behind anything for the repayment of his loan (AHMED, ABU DAWOOD). Thus it is known that even a martyr's loan will not be forgiven. No one will recommend his case before Allāh. He will be separated from righteous people. (SHARHE MISHKĀT). The Holy Prophet (S.A.W.) did not lead funeral namaaz for one who died without leaving anything for repayment of his debt. He swore to emphasise that without the repayment of debt one who got martyred thrice will also not go to Jannat. So one must use loan money considering it as debt. One should give up all false systems and rites and rituals, traditions. Hundreds of youthful boys and girls have remained today unmarried due to such worthless traditions and thousands of moral crimes are being committed. Are we still not prepared to give up false prestige ?

Muhammed bin Abdullah bin Jahash (r.a.) says : Once we were sitting in the holy mosque of the Holy Prophet (S.A.W.) when a dead body arrived. The Holy Prophet (S.A.W.) raised his holy head towards the heaven as if to visualise something. Then he cast his sight down, put his hand on his forehead and recited : "Subhānallāh Subhānallāh ! What terrible punishment has come down from the sky. The narrator (Muhammed) says : We did not utter anything for one day and one night but could not see any divine punishment. He says : Next morning I asked the Holy Prophet (S.A.W.) : What kind of chastisement did your honour refer to, O

messenger of Allāh ! It related to indebtedness. By the ONE in Whose power is may life, If one is martyred in the path of Allāh and made alive, then martyred and

INTENTION TO REPAY DEBT IS BOUNTIFUL

Now we see every where people who do not try to repay loans. Abu Hurairah (r.a.) narrated from the Holy Prophet (S.A.W.) that He said: If one really intends to repay his debt, Allah Almighty will enable him to pay off his loans and the one who has no desire of repay his loan and intends to devour it, Allāh will destroy his property (BUKHĀRI SHARIF). If the intention is good Allāh will give barkah or bountifulness in his employment and toiling in fields etc. and will enable him to repay his loan. If he dies, Allāh will make the one who gave him loan pleased with him and he will forego his amount. Or the wealthy man will forego his dues even in this world (LAMĀT, SHARHE MISHKĀT). How bountiful is a good and honest intention. But if the intention is bad, besides being a sinner his wealth will be destroyed. So it is necessary to purify the intention of the indebted people. They must never think that why worry as land has been mortgaged. If there is no mortgage, you must have an honest intention to pay up your debt. According to one narration, one who has no desire to repay his debt will be brought before Allah like a sinner who stole someone's property. Hazrat Maymoonah (r.a.) used to take frequent loans. His relatives scolded strongly. The reply was : I have heard

from my beloved Messenger of Allâh (S.A.W.) that if one takes a loan with a sincere intention of repaying it, Allâh Almighty enables him to repay his loan before his death (NASAI SHARIF). This should be the belief and trust of

NONPAYMENT DESPITE ABILITY

Shareed (r.a.) says that the Holy Prophet (S.A.W.) has said that the one who delays repayment of loan in spite of having resources sells away his respect and honour Ibne Mubârak (r.a.) writes : You can taunt him. If the matter goes to an Islamic court such fellow will be arrested and jailed (ABU DAWOOD & NASAI SHARIF). Delaying despite ability to pay up debts is oppression (zulm). Hadeeth : Allâh will not look at three kinds of fellows one of whom is, he who does not pay debts despite his ability to do so. (Hâkim). Today too, there must be such fellows because of whom wealthy people stopped giving loans to them because they put up various pretexts for non-payment. Remember, such pretexts will not work before Allâh. It should also be remembered that the rich cannot give up their responsibility towards the poor in society (community)

DUÂS FOR REPAYMENT OF DEBTS

(1) Aboo Saeed Khudri (r.a) says : Once the Holy Prophet (S.A.W.) entered mosque wherein an Ansâri named Aboo Umamah (r.a.) was sitting beyond the time for namâz. When the Holy Prophet (S.A.W.) asked for reason, Aboo Umamah (r.a.) replied : I have serious anxieties regarding my indebtedness and so have come

here to make Dua to Allâh Almighty so that He may grant me relief. The Holy Prophet (S.A.W.) said : Shall I teach you a Duâ (supplication) which may relieve you from the indebtedness and also from all anxieties ? Aboo Umamah (r.a.) : Please do so. The Holy Prophet (S.A.W.) said : Recite the following Duâ every morning and evening. Aboo Umamah (r.a.) says : I began doing as taught by the Holy Prophet (S.A.W.). Thereafter my debt was paid up and my sorrows also ended.

WORDS OF THE Duâ

اللَّهُمَّ إِنِّي أَغُوذُ بِكَ مِنَ الْهَمِّ وَالْحُزْنِ وَأَغُوذُ بِكَ مِنَ الْعَجَزِ وَالْكَسْلِ وَ
أَغُوذُ بِكَ مِنَ الْجُنُونِ وَالْبَخْلِ وَأَغُوذُ بِكَ مِنْ غَلَبةِ الَّذِينَ وَفَهْرِ الرِّجَالِ.

"ALLÂHUMMA INNEE AOOZU BI KA MINAL-HAMMI WAL HUZN, WA AOOZU BI KA MINAL IJZI WAL KASL. AOOZU BI KA MINAL JUBNI WAL BUKHL. AOOZU BI KA MIN GHALABATID DAYNI WA QAHRIR RIJÂL."

Meaning :- O Allâh ! I beseech YOUR protection from worry anxiety, from weak-heartedness and misery and from burden of debt and anger of people.

Hazrat Anas (r.a.) narrates from that the Holy Prophet (S.A.W.): once he told to Muâz bin Jabal (r.a.) : Shall I not teach you a Duâ which may unload from your head mountainful debt ?



That Dua is :

اللَّهُمَّ مَالِكَ الْمُلْكِ تُعْطِنِي الْمُلْكَ مِنْ تَشَاءُ وَتُنْزِعُ مِنْ
تَشَاءُ بِيَدِكَ الْخَيْرَ إِنَّكَ عَلَى كُلِّ شَيْءٍ قَدِيرٌ. رَحْمَنُ الدُّنْيَا وَالْآخِرَةِ وَرَحِيمُهُمَا تُعْطِيهِمَا
مِنْ تَشَاءُ وَتُنْعَيْهُمَا مِنْ تَشَاءُ. إِذْ خَمْنَى رَحْمَةً تُغْنِيَ بِهَا عَنْ رَحْمَةٍ مِنْ سَرَاكَ،

"ALLÂHUMMA MÂLIKAL MULKI TUATIL MULK
MAN TASHÂU WA TANZIUL MULK MIMMAN
TASHÂU WA TUIZZU MAN TASHÂU WA
BIYADIKAL KHAYR. INNAKA ALÂ KULLI SHAYIN
QADEER. RAHMÂNAD DUNIYÂ WAL ÂKHIRAH WA
RAHEEMAHUMÂ. TUATIHIMÂ MAN TASHÂU WA
TAMNAUHUMÂ MAN TASHÂU. IRHAMNEE
RAHMATAN TUGHENI BIHÂ AN RAHMATI MAN
SIWÂK" (TABRÂNI).

Translation :- 'O Allâh ! Only you are the owner of the Kingdom. You grant the kingdom to whom you like and take away from whom you wish. You grant honour to whom you like and downgrade the one whom you desire. The good is only in your power. Only you who is kind both in this world and in the hereafter. You grant both to whom you wish. Allpowerful is none but you. You prevent from whom you will. Kindly grant such a never ending that thereafter I never have to depend on anybody elses mercy.'

(3) Once a Mukâtab slave (a slave to whom his master has said that if certain amount is paid he is free) came to Hazrat Ali (r.a.) and said : 'I am unable to pay this much amount. Kindly help me.' Ali (r.a.) said : I teach you some words shown to me by the Holy Prophet (S.A.W.). If you recite them, Almighty Allâh will lift up

the burden on your head even if it is as heavy as a mountain.

اللهم اكفي بحلاك عن حرامك واغتنى بفضلك عن من سواك.

"ALLÂHUMMA-KFINEE BI HALÂLI KA AN HARÂMIK WA AGHNINEE BI FAZIL KA AN MAN-SIWÂK" (Meaning : O Allâh ! Grant me contentedness on lawful income and protect me from the prohibited things and by making me needless except of YOURSELF." (TIMIDHEE SHAREEF).

It is not mentioned in hadiths as to how many times the above-quoted duâs should be recited. It is desirable to recite any of them thrice after every Farz (obligatory) namâz. Inshâ Allâh (God-willing). It will benefit and its recitation with full faith will relieve from the load of loans and indebtedness.

(4) Hazrat Abdullah bin Masood (r.a.) narrates from the Holy Prophet (S.A.W.) that any one who recites Surah Waqiah every night at the time of going to bed, poverty will never visit him. Hazrat Abdullah (r.a.) used to instruct his daughters to do so (Bayhaqee). This proves that certain special worships give benefit in this world too. Today everywhere people look sorrowful in this matter. If they act upon the Holy Prophet (S.A.W.)'s instructions the doors to bounties of both worlds will open up for them. What is required foremost is faith (Imân). Therefore relieve yourselves from the calamity of indebtedness by the prescription offered by the Holy Prophet (S.A.W.).

APPEAL TO THE WEALTHY

Man loves money and the holy Qurân and Hadith say that wealth is a kind of test. Love for property is in man's nature. The Holy Prophet (S.A.W.) has said that if one has two forests full of riches he is anxious of getting a third one. (Mishkât). Another hadith states that man's belly will not be filled but with dust. (Mishkât).

So long as man lives he will continue to love wealth. The rich imagine that as Allâh loves us He gave us wealth. But the Holy Prophet (S.A.W.) says Allâh Taâla gives wealth to whomsoever he wishes, he may like him or not. But grants wisdom and knowladge only to the one He likes, (Miskât Shareef). We see that many non belivers, mushriks, jews and Nasâra are wealthy. It is not a sign of Allâh's liking for them.

But grant of wealth burdens man with a number of responsibilities and rights of others. One succeeds if one fulfils those rights, otherwise he is a failure despite being rich. Neighbours, area residents, villagers, blood relatives, orphans, widows all have rights in one's wealth. It is erroneous to imagine that there are no rights except Zâkat and Fitrah. Ulema have written that there are many other rights which, if not observed, makes the rich one sinful.

On the Day of Qiyâmat, Allâh will ask : Why did you not clothe me, why did you not feed me? The rich will reply : O Lord ! You are needless. Allâh will reply : A hungry and naked one had approached you but you did not care for his need. Had you behaved nicely with him, you would have entered the doors of My Mercy

then and there. In another narration, the Holy Prophet (S.A.W.) is reported to have said that (Allâh says :) 'Seek me near every needy and helpless, hard-pressed and sorrowful human being for whom all doors of material things are closed and the world does not care for him. Help such poor fellows to get my pleasure.' Hadiths prove that wealth is a kind of test, an examination. Acting according to the orders of Allâh and HIS prophet and walking on that path will ensure divine reward (Thawâb).

Currently the rich people see that people around them in village, society and city including their relatives and neighbours etc are doing their business by taking amounts with interest. Thousands of people are thus engaged in this Harâm work. If wealthy persons give their money to societies without interest and if the societies take full responsibility of that money and give interestless loans to the needy, members, the indebted may become sound monetarily within 7-8 years and strong enough to return your money to you-Inshâ Allâh (God willing).

Are there no such rich persons among Muslims ? If there are, has their attention not been drawn by workers? Sensible workers must be attentive to this necessity. They can do the best kind of work in areas like Panoli, Kharod, Sanjali, Umarwada, Ravidra, Mangrol, Kosamba, Kathor, Kholvad etc.

Hazrat Abu Hurairah (r.a.) has narrated that the Holy Prophet (S.A.W.) has said that man was giving to others. He told his servant : "Whenever you see that the

indebted is in a poor condition, give him respite (time for repayment) and even forgive him if necessary (give up your demand and absolve him of his debt). I hope that when I will meet my LORD (the Mighty kind of all Kings) He will forgive my sins." The holy prophet said : That persons had acted with selflessness and honesty. So when he died, Allah pardoned him." (Bukhâri, Muslim).

According to yet another tradition : 'If you wish that your prayer of supplication be responded by Allah and the hardship of the hardpressed be removed. H. Aboo Qatâdah (r) says that Holy Prophet (S.A.W.) has said that : The one who wants to be protected from the difficulties of the Day of Judgment he should removes the difficulties of the hardpressed in this world (give him respite) or should forego his right.' (Muslim).

Abu Qatadah (r.a.) narrates that the holy prophet said : Almighty Allah will give relief from the anxieties on the Day of Qiyamat to one who gave muhlat (respite) to the poor or who let go his dues (Muslim). So if our rich persons extend loans and the societies take up relevant responsibility of granting interest-free loans to the members till they are able to stand on their feet, Allâh will free them from all anxieties and difficulties and chastisements. He will answer their Duâs and will grant them seat beneath HIS ARSH (Throne of Authority). There are many wealthy brothers whose money has remained uninvested. They eat their interest and then ask Muftees : What should be done ? They do not think of helping the poor. What can be a better use of their wealth ?

SHADE OF ALLÂH

H. Abulyasr (r.a.) says that the Holy Prophet (S.A.W.) said : If one gives time for repayment to the indebted or forgives his demand, Allâh will grant him a seat under HIS (Throne's) shade. (MUSLIM SHREEF).

On the Day of Qiyâmat, the sun will be just on heads-only about a mile above. Every sinner will swim in his own perspiration according to his sins, some upto ankle, some upto knee, some upto thigh, some upto hip and some even upto their mouths. During this calamity the one who gave relief to the needy and poor indebted will sit under Allâh's shade.

MONEY GIVEN AS LOAN IS LIKE CHARITY

Hazrat Imran bin Husain (r.a.) says that the holy prophet has said that every day of respite given to the indebted by the loan-giver is like the Sadaqah or charity from that wealth (MUSNAD-E-IMAM AHMED).

Suppose the loan giver is in need of his money himself. Per chance the workers could not make payment in time. In such case every day of delay will fetch the thawâb (divine reward) of Sadaqah.



ALLÂH'S HELP IS WITH THE ONE WHO GIVES LOANS

Today every one wants to advance with the help of others in his work by doing admissible or prohibited deeds. So please get away from such devilike people and get help from Almighty Allah. The Holy Prophet (S.A.W.) has said that "Allâh's help is with the one who gives loan (Qarz)." This divine help continues until the debt is repaid provided one does not do any harâm thins. Abdullah bin Jâafar used to tell his treasurer : "Go and grant loans to the needy so that Allah's assistance may remain with us." After hearing this hadith, I do not like to pass even a single night without obtaining the real and the biggest help (from Almighty Allah). Indeed the reward of giving loan is greater than that of Sadaqah (charity).

H. Abu Umamah (r.a.) narrates that a man read this writing on the gate of paradise that the reward (thawâb) of Sadaqah is ten-fold and loan's is 18-fold (Awsat-e-Kabeer). In the narration of Anas (r.a.) it is mentioned that when the holy prophet asked the reason from Jibreil (ameen) the latter told the Holy Prophet (S.A.W.) that a begger begs even when he is not really needy as a habit but one never asks for a loan unless he is really needy. Therefore Allâh will give a greater reward to the loan-giver.

If the time for repayment has arrived and the loan-giver also demanded his money back. The indebted is bound to repay but he is unable to do so. In such case, the loan-giver will get the reward of sadaqah for every

day of respite.

Whom Allâh has given money more than he needs he must make good use of that money. He may invest more and more money in interest-free societies and save thousands of people from harâm business. He must obtain as much reward from Allah as possible and remember that he will have to account for his wealth on the day of Qiyâmat.

The Holy Prophet (S.A.W.) has said one will not move from the field of Hashr until he replies to some questions one of them being from where he earned money and where did he spend it. Therefore, the best management of your money, the only one, is that you must give up the temptation of earning interest from banks and should invest your money in societies by giving money any interest thereby preventing the people from the path of destruction and to make them make progress on the road to success.

O ! EMPLOYEES !

After I have showed the responsibilities of the rich and the members of the societies, I must also draw the attention of the employees viz. The employees of societies, masjids and madressas, principals, trustees, managing committee members, village panchayat members and up to the members of the parliament. The Holy Prophet (S.A.W.) has said : Beware, every one of you is responsible and all will be questioned regarding his responsibility, how did he fulfil it. People gave a post or chair for serving them. How much of the expected

responsibility did you fulfil ? The Holy Prophet (S.A.W.) has said that the leader of a community is a servant of that community. (Hadith).

Read history to know how did your elders fulfill their duty and responsibility by remaining engaged in so doing their work day and night. But now, imitating others, Muslims are looking at the offices as avenues of earning and retaining office and wealth and name and fame. Consequently, quarrels have come up even in the management of masjids and madressas. As a result bounty and barkat has gone away from even these holy institutions. The biggest evil cropped up is that the one who got office wants to retain it only with him. He imagines that this ensures his position in society. So he tries to continue by engaging yesmen under him in service. He gets a few flatterers but the institution loses its bountifulness and people will not benefit from them. You see, those in office do not want others to come forward. Enthusiasts persons are being pushed back. Are there no qualified and intelligent people in our community? There are but narrow mindedness has prevailed so much that one does not like it even if his own brother makes any advance. When the responsible office-holders will please only flatterers, workers will become timid and faithless. Therefore, the office-bearers must keep the good of the whole community in mind and heart. The Holy Prophet (S.A.W.) Has emphatically said that the leader is the servant of the millat. But, alas, today's chiefs are feeling ashamed of doing their own personal works. How will they be able to do community

works ?

If all the abovementioned public office-holders will become honest and try to make the community progressive in its true sense, it is hoped that God-willing (Inshâ Allâh), the millat will come to life again. Otherwise, do remember that, as history shows, many institutes and communities have been thrown into destruction. The leaders in the institutions, be they religious or secular or wordly, in the districts of Valsad, Surat, Bharuch and else were must ponder and ensure that their abilities are not wasted in seeking false prestige and wealth. The managing Committee is the higest pillar of every institution. The members of these committees, two or four times a year, assemble for one or two hours, say 'yes' 'yes' raise their fingers and disperse. Remember this is not life but it is the death of your institution. M. C. members must meet their staff and be aware of their problems. They must catch hold of responsible officers and give proper instructions or warnings to them. Accounts should be taken and got audited in time properly. Not doing so exposes many misdeeds daily. Some societies have been closed out their doors. Societies having proper managing committees are fuctioning nicely.

Today people race for positions, anxious to pull others down. They forget that these offices are not garlands of flowers but are nets of thorns. You must see how much responsibility you took upon yourselves and how much of it did you fulfil fearing Allâh. To what extent did you benefit the village or the institution

which you are heading. If your office has benefitted only you materially due to dishonesty, remember that that office will drag you to hell-fire which is the hottest of all fires ever seen or felt.

To establish interest-dealing societies or to serve them is like taking up sins of others on your own head. So try your best to endeavor to the best of your ability for freeing all from the calamity of interest and by founding interest-free societies and there by taking people off the road of destruction and leading them on road to real success.

First of all, the Muslim members and workers of societies must know their responsibilities and duties. Not knowing it is a sin. What does Islam teach ? The holy Qurân and hadith shows how a Muslim community must live. It was your duty and responsibility to live according to Islamic teachings and to make others under you do so but you remained miles away from it. Moreover, the teachings of Islam regarding these responsibilities and in the matter enlightenment of public are far higher than other faiths. Following Islam and proving it by action you should have demonstrated this fact because other faiths are far below the heights of Islam. While carrying out the work of their co-operative societies, non-Muslims are indulging in cheating, dishonesty, greed, extravagance. They prepare false vouchers and bills spending 10 instead of 1. When truly Islamic societies are run by Muslims (honest) they work with sincerity, truth, honesty taking care of the poor as well as of the rich. You should have impressed others

with such attitude. But what is seen is just its opposite.

By driving it in the minds of not only Muslims but also in the minds and hearts of non-Muslims that interest is *Harām* in such a way that all would have exclaimed loudly that the Muslim community is the real well-wisher of the poor, that they are not greedy, that they do not sweep wealth by book or by crook and that the principles of Islam, for helping the poor and the backwards are far more beneficial than the rules of those who wear the labels of socialism. But, alas, our workers did not raise the name of Islam. Rather they defamed it dragging Islam to the level of non-Islam. When others will look at our performance they will say that there is no difference between the two except that a Muslim goes to masjid and a non-Muslim to a temple.

But are the two similar ? Never, never. A true Muslim's heart is full of sympathy for the needy and the poor. They have framed rules for lifting up the downtrodden.

If Allāh has given a position, it is not for draining other's blood and to misuse the trust given by others. So, try your best to use your rank for serving the community and for saving your community from destruction and for raising it high. Such attempt would have been somewhat difficult about 10 or 15 years ago. But today the community is extremely hardpressed monetarily and they are eagerly awaiting any helper. Therefor, take steps with faith and courage and sincerity and think of protecting the community from utter destruction. Teach the wealthy that their heaps of gold

and silver will not be of any use. What is happening in Rangoon, Syria, Egypt and India? Take lesson. These pieces of gold and silver are, in fact, food of hellfire. They will turn into snakes and scorpions if what should have been done with is not done. So, the workers of societies should give up greed and come forward to found interest-less co-operative societies. Inshâ Allâh, you will get required help and co-operation.

REWARD OF HUNDRED MARTYRS

Who among Allâh's servants is there who would come forward to found an interest-free co-operative society and there by to get the reward of one hundred shaids (martyrs in the path of Allâh) ? Who is to lead others in this matter? Hazrat Abu Hurairah (r.a.) says that the Holy Prophet (S.A.W.) has said : The one who re-established my sunnah (tradition) in bad days will earn the reward of 100 shaheeds (Ahmed, Bayhaqi).

This deed is higher than Sunnah. The rich have duties in addition to the Zakât and Sadaqât. Since interest is harâm, any deed which prevents people from harâm and makes them do their duties can be expected to fetch more rewards. According to another narration the one starts a new trend gets not only the reward for doing so but also the rewards of all those who act upon the good tradition started by him. So if the workers realise their duty and encourage the rich they will meet with success. Some farmer brothers too have money. They must also invest their money in this good deed. Failing which remember what Ibne Abbas (r.a.) has narrated, he says that the Holy Prophet said : three

kinds of persons are disliked by Allâh. One of them is he who loves and likes the pre-Islamic deeds of ignorance. Interest deals were there in the days of ignorance on a large scale and people used to like it. When it was declared as *Harâm* in the holy Qurân, people asked : What is the difference between interest and trade/business? Today, in villages, Haji and Namâzi people, including Hafizjis also become members of interest-dealing societies. The giver and taker of interest are disliked by Allâh. He may not allow them even to live on earth. Therefore they must leave such societies at once and try their best to establish interest-less societies. We will get success and progress only when Allah is pleased with us. So long as he is displeased with us we cannot make any real progress or well-being.

WHO WILL RISE ALONG WITH THE HOLY PROPHET (S.A.W.)?

Hazrat Ali (r.a.) narrates that the Holy Prophet has said : The one who restablished my (lost) way in the world and who loved me will be with me in the hereafter (Razeen).

Granting collective loans is being discarded. Well-to-do farmers in our villages, despite having money with them, are taking loans and whenever any needy persons seeks loan from them, they reply that we too have taken loan from the society. Today there are foolish farmers who open credit accounts with cloth merchants and pay Rs. 3/- for a piece of cloth worth Rs. 2/- They do so with a selfish desire of not giving any loan to a needy man !

Therefore, Allâh's good servants who will grant loans without interest and who will thereby enliven the dead tradition of giving interest-free loans on a collective scale will, Inshâ-Allâh, earn the love of Muhammed (s.a.w.) and will be with him in the everlasting hereafter. After getting the companionship of the Holy Prophet (S.A.W.) one will never require any other company. So be with poor to be with prophet. So, O the rich and the workers ! cooperate with interest-free co-operatives and obtain the affection of the holy prophet and remain always anxious to be in company of the holy prophet in the other world.

Today, in this world, people are racing against one another to get position and posts and ranks. Look in the light of the holy Qurân and the hadith Realise the height of the responsibility of a post. But as the workers for Deen and Duniyâ are unaware many institutins are being destroyed due to nonfulfilment of responsibilities. May Allâh protect us all from such down fall and give us good sense - Aameen.

ASKING FOR POSTS

Today people are making use of posts for imposing themselves upon others. They consider the post a means for doing so. That is why different kinds of cheatings and false promisings and conspiracies are being indulged in to get seats in, from village panchayat upto national parliament. Such a corruption has now entered in religious institutions too. The meanest types of criticisms and mudslinging and false allegations are being hurled on other candidates in the fray. How can there be Barkat in Deeni institutions after such a flue

enteres therein ?

What does the Holy Prophet (s.a.w.) say in this matter? Hazrat A. Rahman bin Awf (r.a.) narrates that the Holy Prophet (S.A.W.) said : O A. Rahman ! Never ask for a post If you get it by asking, Allâh's help will be there for you. (Abu Dawood vol. 2, p.50, Muslim, vol. 2, p.48).

Today, it seems) Allâh's help has been lifted off from the workers. How can they get it when greed for posts is hidden in their hearts ? H. Aayeshah (r.a.) narrates that the Holy Prophet (S.A.W.) says that when Allâh wishes good of a ruler he provides a truthful adviser for him. Such a good adviser reminds the ruler if he forgets to do good and helps him when he engages in a good deed. But when Almighty Allah does not wish to help one, he leaves him with bad adviser who does not remind good and if reminded does not co-operate and finds excuses. (Aboo Daawood, Vol. 2, p. 71)

Just see. Is this not our condition today ?

THE RULER HAS HIS RESPONSIBILITY

The Holy Prophet (S.A.W.) said : Beware ! All of you are guardians and every one of you is responsible about the guatdianship of those who are under him. you will be questioned about it. (Abu Dawood, Pt. 2, p. 50).

The Holy Prophet (S.A.W.)has also said : If the one to whom Allah has entrusted someone's responsibility and if he created hinderance in fulfilling the need of the caretaking, Allah will create hinderances in that responsible person's needs. (Abu Dawood Vol. 2, p. 56)

The one who is unable to fulfil his responsibility should take it.

Miqdam (r.a.) says that once the Holy Prophet (S.A.W.) placed His holy hand on his (Miqdam's) shoulder and said : "O Qudaim ! Never accept any position nor do become a writer. Do not take even a small family affair responsibility (Ibid).

A piece from a lengthy hadith says that Taking up of responsibility is a genuine thing. People also require responsible officers or authorities. But (if not fulfilled honestly) they may lead to hell-fire. (Ibid).

The Holy Prophet (S.A.W.) asserts that office or rank is indeed a necessity which cannot be done away with. But every one is not capable of digesting the heaviness of that responsibility. Therefore if a man is weak, is unable to tell the truth and nothing but truth, is like a doll or yesman who can do nothing except raising finger or say 'yes' 'yes' or if he becomes proud expecting only salutes from his assitants, such a fellow should better not accept any post or rank. Otherwise he will be hurled into hell-fire for his failure. That officer will also go to hell who instead of helping his assistants, harasses them and adds to their difficulties instead of removing.

Hazrat Aboodharr (r.a) says : The Holy Prophet (S.A.W.) drew his attention saying : You are weak and rank is a trust. That rank will disgrace you on the Day of Qiyâmat (due to your failure to fulfil responsibility). But the one who fulfils his responsibility will, of course, get Najât (salvation). (MUSLIM SHAREEF).

FOREWARNING GIVEN BY PROPHET (S.A.W.)

Hazrat Abu Harairah (r.a.) narrates that the Holy Prophet (S.A.W.) said : If you run for an office or run in an election for any post you will be disgraced on the Day of Qiyâmat. The lady who brest feeds is liked but the one who stops breast feeding is disliked. (Bukhari).

Officer's rank brings in benefits, wealth, good foe, fame and name, money and gifts etc. When the rank is taken away these benefits are gone.

That is why when one is likely to be out of office he feels as if he were facing his death. They are not prepared to vacate the office even when the institution suffers a lot because of his continuation. It also is seen sometimes that at the time of losing posts some fellows destroy their institutions.

DO NOT GIVE POST TO THE ONE WHO ASKS FOR IT

Abu Musa Ash-ari (r.a.) says : Once, I with my cousin brothers went to the Holy Prophet (S.A.W.) and requested : "Kindly give us some jobs, (any responsible rank). Others also said so. The response was : By Allâh! We do not employ those who ask for ranks. (Bukhari Shareef). This shows that the intention of the one who asks for office is to appear big in society. Therefore, Allâh's help is taken away from the one who makes such demand. Therefore, the Holy Prophet (S.A.W.) denied. Just see how quarrels arise today because of not getting offices.

PROPHET (S.A.W.) PREVENTS FROM APPROACHING RULERS

Kâb bin Ujrah (r.a.) reports : the Holy Prophet (S.A.W.) has said that 'Listen, after my departure, will come (Amirs) rulers holding authority. Those who approach them and turn falsehood into truth and help them in oppression, are not from me. They will not approach me at the Kauthar Kanal in paradise on the Day of Judgement. But those who went to rulers but did not accept falsehood and did not help them in oppressing others are from me and I am from them and they will approach me on the Kawthar spring. (Tirmidhi Shareef).

This narration shows that the one who gets near to rulers and assists them in their high-handedness remains away from the Mercy of Allâh and he will not be fortunate to get Kawthar drink from the holy hands of the Holy Prophet (S.A.W.) on this Day of Qiyâmat. The Prohet (S.A.W.) says that such a man is not from me and I am not from him. Just think : How people are destroying their faith and Iman just to obtain trifiling benefits and seats and offices in village panchayats, corporations, assemblies and parliaments. They are not prepared to utter even a word for the sake of the benefit of the community. For their selfish aims they are destroying their Aaqibat (post mortem eternal life). They think of safeguarding their seat, no matter if faith fades out! God forbid... People in high positions must have intention to do good for the humanity at large.

RULERS SHOULD BE SOFT

Hazrat Aayeshah (r.a.) says : the Holy Prophet (S.A.W.) said : O Allah ! Be kind to the one who became a ruler in my Ummah and then remained soft and kind to others. O Allah ! You to become harsh towards a ruler who behaved ruthlessly. (Muslim).

Zubair bin Nurair and other sahabi (r.a.) have narrated that the Holy Prophet (S.A.W.) has said that a doubtful ruler will devastate the Ummah. (Abu Dawud).

Both the above-quoted narrations prove that the ruler should not entertain unnecessary doubts and apprehensions. If a work can be done with ease and kindness he must not employ iron hand and should not oppress people. All concerned should refrain from the ever increasing desire of showing force as is seen today. One must not get intoxicated with power. Instead of imagining himself a ruler, he must regard himself as a servant of people. In this way, many reforms are possible with benefits for all. Misuse of power corrupts the entire administration.

ROLERS IN CHAINS

Hazrat Abu Harairah (r.a.) says even the one who heads ten persons will be brought in chains on the Day of Accounting. He will be freed only if the had been just otherwise his oppression will destroy him. (Bazzâz).

Just ponder what will be the condition of rulers on the Day of Justice. Today people are over anxious to grab power even in religious institutions !!!

RECOMMENDATION FOR THE NEEDY

Abu Dardah (r.a.) says : If one puts forth the need of a needy person before the authorities, Almighty Allah enable him to walk steadily on the PULE SIRAAT (the hair-like Bridge above hell) when people will be slipping. (Bazzâz). Just see what a great reward is there for the one who helps a needy brother without taking corruption. The steps taken (walking) of such a kind man will help him on the bridge under which hellfire will be blazing and thorns will be pinching from both sides.

DESPOSAL OF AFFAIRS

Hazrat Abdullah bin Abbas (r.a.) narrates that the Holy Prophet (S.A.W.) said : If one is entrusted with the responsibility of affairs of Muslims, Allah will not fulfil his needs until and unless he does not take full and proper care of people's problems. (Tabrâni Kabeer).

Today every one including the ruler, the ruled, the rich, the poor, the learned, the unlettered every one complains that their problems are not being solved, something always remains, it is never finalized. The reason is that people have discarded the 'Rehmani Plan' showed by Allah and His prophet and are following the 'satanic scheme' which involves flattery, yesman style, non attention to truth, doing only for whom who offers corruption, never without it. How then will go on the affairs smoothly? The Holy Prophet (S.A.W.) says : 'Attend to needs of others. Almighty will take care of

your problems.' Not following this golden divine guidance has deprived us of Allâh's help and now every one is crying and complaining about his multiplying difficulties in every walk of life.

CORRUPTION

Hazrat Abdullah bin Umar (r.a.) narrates that the holy prophet said the giver and taken of corruption both are in hell-fire (Hadith). Taking corruption money or tips is, by no means and in no circumstances, allowed. It is obviously harâm. But if the giver gives it to usurp somebody's right, it is oppression and hence surely harâm. If one gives, with a heavy heart, some corruption only to obtain his genuine dues and to be saved from frequent rounds it will not be regarded as sin.

WHEN AUTHORITIES LOSE ALLAH'S MERCY ?

Allâh's help is always with a (just) ruler so long as he does not oppress. But when he indulges in oppression Allâh's help is lifted up from him and satan takes its place. (This refers to an officer who has the responsibility of taking decisions).

It is mentioned in another narration that the one who is made an officer for deciding public affairs has been killed without a knife. (Abu Dawud & Tirmidhi).

No officer should ever decide anything when he is angry. (Ibid).

Yet another narration states : Never decide befor

hearing the other party properly (Ibid). How many officers are, today, working justly ? How can one have a good sense of doing and telling good when Allah's help has been withdrawn and satan has begun to guide ?

MISTAKE OF THE JUDGE DOES NOT MAKE USURPED PROPERTY LAWFUL

Hazrat Umme Salmâh (r.a.) says that the Holy Prophet (S.A.W.) said : You people quarrel and come to me for decision. If some one pleads his case cleverly and if what he 'says' is right from Shariat viewpoint, I will decide in his favour. But if, in reality, and in fact, that fellow was not on the right, my ruling which was based on a clever pleading will not make the usurped property lawful for the unjust party. Such decision will be fire for the liar. (Muslim, Vol. 2, p. 74)

Another narration states : 'I am also a human being like you (Iman Navavi, Sharhe-Muslim). It is written in this 'Sharh' that only Allâh is the knower of hidden things. I do not know the unseen. There are rules and regulations about the cases you bring to me. If the plaintiff is unable to produce witness and the other party takes oaths. How can it be decided who is right. For example : the complainant produced false rented witnesses and obtained judgement in their favour. In this matter, the Holy Prophet (S.A.W.) asserts that a lie will remain a lie and harâm will also remain harâm. Harâm will not become halâl owing to a falsely won case. Such a decision is like a flame of fire threatening the liar, false oaths do not make unlawful lawful. But

what is being done today? People offer corruption money and obtain judgements in their favour and think that they have done a right thing. But the Holy Prophet (S.A.W.) says he has opted for fire.

If the Mufti (decider) made a mistake in deciding and in giving fatwa in spite of his utmost endeavour to come to a correct conclusion he will not be regarded as a sinner judge. He will be a sinner if he is corrupt and took money and intentionally issued a wrong judgement or favoured his relative because of his personal relationship.

VOTE SEEKERS WHO DO NOT FULFIL THEIR PROMISES

Abu Saeed Khudri (r.a.) narrates that the Holy Prophet (S.A.W.) said : Every cheater will be made to hold a banner (flag) on the Day of Judgement (whereby people will recognise him). The flag will be of various sizes and the biggest one will be held by the one who did not fulfil his responsibility as officer in charge of public affairs. (Muslim, Vol. 2, p. 83). This is exactly what is happening today. Right from village panchayats to national parliament, promises are being given to voters before elections. The given words are forgotten after seats are won. The elected members do not fulfil their responsibilities. They do dishonesty with society. Some even fight against those who remind them their words and their responsibilities. Reminders are regarded as enemies.

PROPHET (S.A.W.)'S ADMONITIONS TO THE RULERS

Hazrat Buraydah (r.a.) narrates that whenever the Holy Prophet (S.A.W.) Used to make any one a chief (of army) he used to advise him to fear Allâh and to behave nicely with his companion Muslims. (Ibid).

When Hazrat Muaâz (r.a.) and Abu Moosa (r.a.) were appointed governors and sent to Oman the Holy Prophet (S.A.W.) Had said : "Give ease, no hardship. Give good tidings, do not make people entertain hatred. Work unanimously. Do not dispute."

Harat Abu Moosa Ash-ari (r.a.) narrates : When the Holy Prophet (S.A.W.) entrusted any work to any of his companions he used to advise them "Encourage people to do good by giving them nice and soft advice. Be lenient, not harsh." (Ibid).

Thus the Holy Prophet (S.A.W.) willed good rulers to fear Almighty Allâh. The one who will not be afraid of Allâh will surely be corrupted. Every administration is useless in the absence of God-fearingness. Fear of the Mightiest Allâh will leave no necessity of any other fear. One who fears the Creator is never afraid of the created ones. Fear of the created drives away God's fear from hearts. Another admonition is about working : (1) If you will not work (remain idle) you will be punished. (2) You will have fame if you will work whole heartedly. You will get reward from God. Allâh's assistance will arrive if you honour the rights of the widows and the orphans and guard borders. Moreover another advice emphases on refraining from

threats. (3) There is teaching to live unitedly, with love for one another and to refrain from disputes, differences and quarrels. Fighting will weaken you. There is the advice that distinctions of the hight and the low and intoxication of power must be discarded. There is emphasis on mutual consultation also with the weaker sections. The Holy Prophet (S.A.W.) says : A community's chief is its servant. Is this golden spirit seen anywhere today? What is the result? See for yourselves. Today one who gets some high position in society considers others his rivals and tries to discredit them telling lies against them. Responsible people do not care for duties. They do not try to find out truths and facts, because they have gathered only yesmen around him. Even if some one does some miraculous (great) thing he wants to get its reward only in this passing world and longs for the longetivity of his rank. He may get power more but from where will he get Barakat (bounty) ? The Holy Prophet (S.A.W.) says : one who consults others will not fail. After discarding such precious advices and admonitions we have been drowned in unfathomable difficulties. Muslim istitutions and organisations have also rotten.

JUST RULER

The Holy Prophet (S.A.W.) says : Rulers ruling with justice will be on radiant pulpits (minbers) in the Supremest Court of Allâh. (Muslim, II, p. 121)

Aayeshah (r.a.) says : I have heard the holy prophet saying : "O Allâh ! If any one from my Ummah (community) is made a ruler and if he becomes harsh towards people then you too be severe towards him and

if one remains lenient towards others you also be soft for him. (Ibid, p. 122). This shows that Allâh is kind towards a just ruler. He will be seated on a lighted platform. God will be soft and pleased from him.

DISHONEST AUTHORITIES

The Holy Prophet (S.A.W.) has said : One who is entrusted with affairs of Muslims but does not honour rights of people will not enter Paradise. (Muslim). Abu Hurairah (r.a.) said : The Holy Prophet (S.A.W.) has said that dishonesty (khiyânat) is a very bad thing. I do not wish to see you on the Day of Justice loaded (on your heads) with goats, camels, horses and heaps of gold and silver and crying for help. I will not be able to assist you. Therefore refrain from dishonesty. (Muslim, II; 122).

Adi Kindi (r.a.) says : I heard the Holy Prophet (S.A.W.) saying that "If I have entrusted some one with some responsibility and if he stole even a pin or needle or a bit of thread, he will have to produce it on the Day of Qiyâmat. A black man rose up and said : "O Messenger of Allâh ! Kindly take back form me what your honour have entrusted to me. The Holy Prophet (S.A.W.) inquired : Why? That man replied : I have heard your words. The Holy Prophet (S.A.W.) reiterated : "I repeat that if I have entrusted to one any work he will come up with every big or small things." (Big or small dishonesty).

"Take up what is given to you and keep away from what have been prohibited (Muslim, II : 124). All this shows that office holders will have to produce whatever they did dishonestly. The prophet says :

Accept only that which you can do honestly, otherwise reject the offer of office because you will face both fire and disgrace in the everlasting hereafter. Let today's authorities ponder about their responsibilities. What have they done to the wealth and properties of farmers. Workers in Muslims institutions should ponder how much money must be spent for spreading Ilm (correct knowledge) ? If it is not spent, then it is a kind of dishonesty.

WHAT THE RULED SHOULD DO ?

Qurān and Hadith are in the centre of Islamic education and training. You read about responsibilities of office bearers and workers. Follow what the boly prophet has said and what he taught about following Qurān. Holy prophet says : Obedience to the (right) ruler is obedience to God and disobeying him is like disobeying Allāh. Another narration mentions that if your ruler is a past slave whose hands and feet have been cut off making him totally disabled he must be obeyed. (Muslim, II : 124). Another hadith clarifies : If your ruler rules over you in accordance with Qurān, Hadith and Shariat, obey him. But do not obey him if he passes orders contrary to the Islamic Shariat.

One more hadith tells : Obey your rulers so long as they remain Muslim and do not get out of religion. (Ibid). Yet another hadith says : Obey the ruler even if he does not respect your rights. Salmah bin Yazid Juafi says : Once the Holy Prophet (S.A.W.) was asked : Kindly let us know : In case our rulers only demand

their rights from us (want us to obey them) but deny when we ask for our rights ? What should be done ? The Holy Prophet (S.A.W.) gave no response. The question was repeated but the holy prophet did not say anything. When the question was raised for the third time, Ashash bin Qais pulled Salamah toward himself (purporting to tell the questioner : the Holy Prophet (S.A.W.) is awaiting divine revelation (Wahy). Why repeat your question? Thereafter the Holy Prophet (S.A.W.) said : Hear and carry out what your rulers say and, thus, fulfil your responsibility. The burden of their (rulers') responsibilities is on their heads. (Muslim, II : 125). Yet another narration asserts : Ask your right from Allâh. Just consider, what the Holy Prophet (S.A.W.) says. If we do accordingly the whole world will turn into paradise. Love, sincerity, discipline, respect will prevail. What is happening today ? A persian proverb reads :

"DIL HAMA DÂGDÂR SHUD, PUMBAH KUJÂ KUJÂ MI NAHUM ?" دل همه داغدار شد پر کجا کجا نمی -

(The entire body is wounded where should I apply ointment?)

Both the rulers and the ruled have been drowned in power-seeking to such an extent that every one thinks; who is there to ask me ? I am in power today, it may not remain with me tomorrow. So let me enjoy.

(Yet another Farsi saying goes :-

"BEBAR DO ROZ AISHE ZINDGANI "

meaning پر در روز عیش زندگانی .

Enjoy luxurious and lavishing life, there is nothing after death.

The ruled think that the rulers are doing (misdoing) all this. But they do not pay attention to what Allâh has said, viz. Only one god is the power of Allah. He turns them as he wishes (mishkât). Therefore do not imagine that the rulers can do everything. Even a leaf of tree cannot shake without God's will. This world is for examining us all-putting to test both the rulers and the ruled. The Holy Prophet (S.A.W.) has also said : "You will have rules in accordance with your deeds or misdeeds. He also says : If your rulers are bad, do not abuse them. Instead turn toward my guidance, they too will be corrected. So as per the prophet's teaching, pay attention to your own sins and seek pardon from Allâh.

Who does not know the oppressor named Hajjaaj bin Yusuf Thaqafi ? He had massacred 1,00,000 Tabieen. When a siantly (buzurg) person was approached he said: I am afraid if this fellow is removed from your heads you will be put under the rule of monkeys and swines (people having such low character).

Therefore, instead of speaking bad of the authorities, try remove defects in yourselves. Adopting any other path might not bring any good result and may increase only the prevailing corrupt practices. All this is a kind of test. When the tester (Almighty Allâh) catches, every intoxication will go away with the wind. He sees whether the ruled fights with the world-minded ones or turns toward me. The holy prophet has said : Do not quarrel with the rulers. Institutions will suffer, malpractices will increase. Be patient against their taunting tongues and oppressions and tortures and fulfil

your own responsibilities relying on ONLY ONE ALLÂH and hoping fro the best from him. Leave the oppressors to Allâh who will give him deserving taste of the misused power.

RIGHTFUL RULER

Here is a piece from a lengthy hadith. Accrodin to awf bin Mâlik (r.a.) the Holy Prophet (S.A.W.) said : The best among your rulers are those whom the ruled love, who may pray in favour of people and people may wish good for them. The worst rulers are those who curse people and whom people may curse, who wish bad for you and you wish bad for them (Muslim Shareef II: 129). You may understand, if you think properly, that only those can be good rulers who work like servants, not authoritarians, who may do good for people and their progenies (future generations), who may raise people toward prosperity and take care of their needs. They will give up extravagance. Such rulers will create place in the hearts of the people who will pray for their wellbeing. On the other side, if the rulers will not care for the ruled, give only dilly dalliying false promise, people will curse them, abuse them and wish bad. People's hearts will be filled with hatred, enmity and jealousy. Therefore, the responsible authorities should try to be good for all and useful for all obeying Allâh and his prophet.

Finally I pray : May Allâh give good sense to fulfil responsibilities and remove from people's hearts the longing for offices intended for name and fame and make them sincere enough for the good of all

CLARIFICATION ABOUT DEALING IN INTEREST TRANSACTIONS IN INDIA

According to the opinion of Abu Hanifah (r.a.) and Imam Mulammed (r.a.) obtaining interest from original (asli) Harabi is allowed. Imams Mâlik, Shâfei, Ahmed, Abu Yusuf (r.a.) say that it is harâm. There is no agreement whether or not India is Daarulherb. However, remember that even according to those Ulema who can India Dârulharb, taking of interest is not Jaaiz or permissible. They say that if a Muslim, after taking Aman (Visa) goes to a Dârulharb and takes interest from a real harabi, it is Jaaiz. For example : An Egyptian Muslim obtained Aman (Visa) and went to Israel and earned interest from an Israeli citizen, it is admissible. But that Muslim cannot earn interest from a Muslim resident of Israel. Here, in India as we consider this country as our country it will not be permissible to earn interest from even non-Muslims in India.

Giving of interest is 'Harâm'. No Imam has considered giving of interest 'Halâl'. H. Moulana A. Hâi Kafletavi (r.a.) has written a booklet about prohibition of interest. At p. 49 he mentions that in the opinion of some ulema interest involving transactions can be carried out with asli harabis in Dârulharb. It is only about taking of interest (not giving). Thereafter he says that this thing deserves to be written on golden plaque. The whole Ummah is unanimous regarding giving of interest is harâm in both Dârulharb and Darul-Islam, all muhaqiqeen (religious researchers) agree with this.

(Nasseemus-Saba fi Hurmatir-Ribaa, p. 49). Therefore, today's shopkeepers' and farmers' obtaining interest involving loans from bank and societies is not permissible in the opinion of any Imam. If there is a serious exigency it may be permissible as mentioned earlier.

Question 676 :- The Government of India has issued Primary Bond Notes. Interest @ eight annas per hundred rupees is given. I am paying Rs. 3000/- as Income Tax every year. Will it be permissible for me to buy the said bonds and to obtain the said interest, on the ground that I am recovering my money which the government collected from Income Tax illegitimately ? Can those who do not pay any tax etc. take the aforesaid interest ?

Answer :- There is scope for you to pay from the interest accrued on your investment in bank of government department as much amount as the government may be collecting from you unjustly (oppressively-by zulm). No harm if you take with an intention of obtaining your genuine demand. It will not be considered 'interest' in your case. Some Fuqaha have, in cases of zulm, even allowed to resort to force (theft or loot) for obtaining from your nagging indebted one. Allāmah Shāmi (r.a.) writes it is permissible for the loan-giver to recover his genuine dues even by overpowering the one who is not repaying the debt. (Shāmi, Pt. 3, p. 218)

Other Muslims whose rights are not being suppressed by government cannot take interest. Ulema are not unanimous on this. But Qurān and Hadith have

issued very severe warning against interest taking. Therefore it is advisable, as a precaution, to say that it is not admissible. (FATAWA DARUL ULOOM, pts. 6-7, p. 39)

NOTE :-

Explanation of what 'Shami' has asserted :-

If the one who is indebted to you refuses to repay your dues and you do not have witnesses who can support your case in court then it is permissible for the loan-giver to recover his rightful dues even by stealing or robbing (by book or by crook). One will not be a sinner in the sight of God. It is better to ask Allāh Taāla for your rights as written earlier. Any one who breaks the law of the land then he will suffer the punishment, jail time. Do not take law in to your own hands.

SPENDING OF INTEREST MONEY

Allāh is pure and does not accept anything which is not pure (Hadith). Ulema write : If one has any harām-earned money, interest etc he should spend it away without expecting any reward (thawāb) because expecting thawāb from Allah in this manner is like an attempt to cheat God. Doing so puts one's Faith (Iman) in danger. So such harām money may be given away without expecting thawāb, preferably on extremely needy widows and orphans who may devour it instantly. Any public utility construction with such harām money is not advisable.

IMPORTANT NOTICE

Act only after seeking advice from those who allow interest-involving loans and insurance in exigencies. It is not wisdom, rather it is waywardness to

CONCLUDING DUÂ

O Allâh ! Accept this book and make it a waseelah (means) of ending my life with Faith (Imân) and of my salvation (Najât) in the hereafter.

May all those people who helped us monetarily and any other way by proof reding etc. (for the publication of this book). the recommendation (Sifarish) of the Holy Prophet (S.A.W.). Ameen.

Following books were consulted for writing this book about interest :

1. Qurân Shareef	2. Bukhâri Shareef
3. Muslim Shareef	4. Aboo Dawood sh.
5. Tirmizi Sh.	6. Ibne-Mâjjah Sh.
7. Mishkât Sh.	8. Ihyâ ul Uloom
9. Nuzhatun Nâzireen	10. Bazlul Majhod
11. Sharhe Mishkât Sh.	12. Shâmi
13. Awjazul Masâlik	14. Âlamgiri
15. Hawâdithul Fatâwâ,	16. Masâil-e-Sood
17. Jamaul Fawaaid	18. Fataawaa Azeeziyah
19. Bayânul Qurân	20. Tafseere Jalâlayn Sh.
21. Fatawa Daarul-Uloom-Deoband	
22. Naseemus Sabâ free Hurmatir Ribâ	

A BRIEF LIFE SKETCH OF AUTHOR

Hazrat Mufti Ahmed Bemat Sahab (R.A.) was born in Karmali, Gujarat, INDIA, on the 16th of January 1932 and he passed away on the 12th of February 2004. He acquired his primary education in his native place. Then for further Islamic studies he took admission to Jamiah Islamiah Dâbhel, Gujarat in the month of Shawwâl 1362 Hijri (Lunar calendar) then he took admission in Deoband for special studies of Ifta.

His honourable teachers at Dabhel were :- Moulâna Muhammad Ekalwaya Dâbhelî, Moulana Ahmad Ameji Kachwi, Moulâna Abdul-Qâdir Sahab, Moulana Shamshul-Haqq Afghani, Moulâna Kâzi Athar Sahab Mubârakpuri, Moulana Ismail Kâsooji, Moulâna Ahmad Patel, Moulana Muhammad Malik, Moulana Shamshudeen and Moulana Mufti Ismail Sâhab Bismillâh (R.A.).

He studied Bukhâri Sharif and Tirmidhi Sharif by Shaikhul Islâm Hazrat Moulana Sayyed Husain Ahmad Madani (R.A.), he studied Mishkât Sharif by Hakimul Islam Hazrat Moulâna Qâri Muhammad Tayyeb Sahab (R.A.). He studied Iftâ (Issuance of Fatâwas) by Hazrat Moulana Sayyed Mufti Mehdi Hasan Sahab (R.A.). His other notable teachers, especially, Hazrat Maulana Muhammed Husain Mullâh Bihari, Allâmah Ibrahim Balyavi (R.A.), Shaikhul Adab Hazrat Moulana Eazâz Ali Sahab (R.A.). He started teaching at Dâbhel from Shawwâl 1372 to 1388 Hijri, and his stay at Dâbhel was for 17 years.

The distinguished students at Dâbhel were :- Moulana Ibrahim Indori Sahab, Moulana Abrar Ahmed Dehlavi (R.A.), Moulâna Mufti Ahmed Aachhodi, Moulana Mufti Ahmed Devalvi, Moulâna Hyder Ali, Moulana Ameenur Rashid Damani, Moulana Yusuf Kâvi, Moulana Yaqoob Patel, Mufti Ismail Kachholvi, etc.

He started writing books from 1969. His book AHKÂMUL MASÂJID appeared on March 12th, 1969 and

there after nearly 40 books were authored, and two Urdu risâlas also were published. 13 books were translated into the English language. The Latest booklet is in your hand, which was originally written in urdu. He taught in Dabhel, SHARHE AQÂID, MISHKÂT SHARIF, TAHÂVI SHARIF, SHARHE TEHZEEB, MUSLIM SHAREEF (for some time). He issued nearly 300 Fatwas. He arrived in Tadkeshwar in the month of Shawâl in 1388 = January 9th, 1969. He stayed in Tadkeshwar till March 4th, 1990, for 22 years.

His famous students were Moulâna Gulâm Muhammad Sahab Vastani, Moulana Yusuf Sahab Tankârvi, Moulana Bashir Ahmed Khânpuri, Moulana Muhammad Iqbal Devalvi, Moulana Mufti Moosa Sahab Baleshwari, Moulana Abdur-Rashid Khanpoori, Moulana Hanif Gangat Sahab, Moulâna Qâri Muhammad Siddiq Sahab Sânsrodi, Moulana Abu-Bakr Sahab Mosalvi, Moulana Iqbal Muhammad Tankârvi, Moulâna Ahmad Sahab Tankarvi, Moulâna Qâsim Ingar Tadkeshwari. I Muhammad Amjad Bemal also have pride in being his son and student.

From 1969 in Tadkeshwar he taught : Muslim Shareef, Abu Dawood Shareef, Ibn-e-Mâjah Shareef, Mishkât Shareef, Sharh-e-Nukhbatul-Fikr, Tahawi Shareef, Sahih Al-Bukhâree Shareef and he has privilege of being the Mufti Of Darul Uloom Falâhe Darain. He taught Sahih Al-Bukhâree Shareef for Twenty full years from 1971 to 1990.

He was the president of The Gujarat Deeni Ta'alimi Board from 1978 to 1993 and again from 1995 till he breathed his last. During 93 to 95 this responsibility was shouldered on another gentleman.

He was the president of the Mahkama-e-shariah, Gujarat from Jan 1st 1976. Initially Hazrat Moulana Ahmad Ashraf Sahab Randeri (R.A.) was president (Sadar) and Hazrat Mufti Sahab (R.A.) was the general secretary. Hazrat Mufti Sahab (R.A.), Hazrat Moulana Ahmad Ashraf Sahab

Randeri (R.A.) and Shaikhul Hadith Hazrat Moulâna Ahmad Redha sahab Ajmeri (R.A.) were the founders of the Mahkama-e-Shariah.

He was the member of the Majlis-e-Aamilah (working committee) of Jamiat Ulama-i-Hind for 30 years continuously.

He was Amir-e-Shariat of Gujarat after the demise of Hazrat Aqdas Moulâna Mufti Sayyed Abdur-Rahim Sahab Lâjpori (r.a.) on the 5th Safar/1423 H. =April 19th 2002, and remained Amir-e-Shariat till the last. He was the president of the Jamiatul-Ulama of Gujarat state for two years. He was also the president of Surat District Jamiatul-Ulama for about 16 years. He was in the auspicious company of Shaikhul-Islam Moulana Sayyed Husain Ahmad Madani (R.A.) for almost 9 years. After the demise of Shaikh Madani (R.A.) he turned towards Hazrat Shaikhul Hadith Moulana Muhammad Zakariah Sahab (R.A.) and spent the month of Holy Ramadhâns in his Khanqah. After the death of Hazrat Shaikh Zakaria Sahab (R.A.) He became acquainted to his Shaikh's son Fida-e-Millat Hazrat Moulâna Sayed Asad Madani (R.A.) And worked with him shoulder to shoulder

The Madni Darut-Tarbiyat was founded by the auspicious hands of Hazrat Fida-e-Millat Moulâna Sayed Asad Madani (R.A.) in 1990. Necessary construction work had concluded by the year of 1996. May Allah Subhaanahu Ta'ala make it Sadaqa-e-Jariyah for him and except all his work of Dawah and reward him accordingly. Ameen...

THE END



Introduction to Madni Darut-Tarbiyat

This institute was founded by author of this book, late mufti Ahmed Bemat sb, who was well known by Muslims home and abroad by his 40 years teaching of Hadith, Tafseer and his 40 books on various subject (Some of his books are translated in to English).

The Madni Darut-Tarbiyat consists of boy's College located at Village Karmali (away from the city life of temptation and allurements) in Dist. Bharuch which offers full and part-time tuition and has facilities for boarding. We do admit (500) students out of which 450 are resident on the compound. There are twenty nine 29 teachers and 20 members of miscellaneous workers. In public School lewdness, crimes and violence are commonplace. Our Institute offers a stable environment where values like discipline, good conduct and moral are part of curriculum and great emphasis is placed on Islamic morals and values so that our graduates will be able to face the moral and spiritual challenges of our society.

The Courses Offered

- 1) Preparation for recitation of the Holy Qura'an
- 2) Recitation of the Holy Qura'an with Tajweed
- 3) Hifz, Memorization of the Holy Qura'an
- 4) Tajweed, Correct & Improve the recitation of the Holy Qura'an and Qiraat-e-Sabah
- 5) Aalim Fadhil Course
- 6) English, Maths, Computers
- 7) Islamic Publication
- 8) Department of Islamic Religious verdict. (Ifta)

The Darul Ifta is a department of Islamic religious verdicts which issues Islamic verdicts to Muslim community according to the Holy Qura'an and hadith. All verdicts are properly researched by our trained personal. Muslims are assured that answers from the Darul Ifta are in

ENGLISH MEDIUM SCHOOL

We are glad to announce on behalf of Madrasa and people of Ravidra Karmali that by the grace of Almighty Allah Ta'ala we were able to start English medium school in 2006 by the name of Madni English medium School, This project is diffrent from Madni Darut-Tarbiyat, Karmali but still maintained by the Madrasa under different trust name.

Endorsment for this project.

This blessed project was founded by Late Hazrat Mufti Ahmad Bemat R.A. and been recommended and favoured by many Ulama and Masha'ikh.

The foundation stone was laid by these Ulamas :-

- 1 Aarif Bil-lah Shaikh Radha Ajmeri (R.A.)1410 H.1990
- 2 Boarding & water-by Late Hazrat Fida-e-Millat Mo.Sayyad Asad Madni. (R.A.)
- 3 Masjid by Hazrat Mo.Shaikh Talha Bin Shaikh Zakariyah Kandhalvi (D.B.)
- 4 Kitchen & dining hall by Hazrat Mo.Qaari Siddiq Bandvi.(R.A.)

The annual budget of the Madrasa is 39 Lack (3.9 Million Rupees).

You can help.

- 1 we need your prayer (Dua'as) and sincere advice.
- 2 you can sponser a child for Hifz for as little as 3000/- Rupees yearly.
- 3 you can sponser a teacher's salary 24000-26000 yearly
- 4 Support us financially through donation charity (Lillah,Zakaat,Sadqa).We ask Allah Ta'ala to bless your endeavor and make it for you (ever lasting charity) Sadqa-e-Jaria.

Bank Information & Address

State.Bank of India, Acc.Local,1073755954-74

FCR (Foreign Registered) 1073786477-2

Mo.Amjad Ahmad Bemat.President/ Mohtamim.

**The author's third book :
"CAUSES AND REMEDIES OF
CALAMITIES"**

No man is able to live in piece in this world today. Everyone is experiencing sorts of anxieties and hardships day in and day out. The causes of this trouble have been narrated in this book in the light of the holy Qurân and reliable Hadiths in detail. By acting upon them a Muslim will be able to remove all troubles falling on him. If one discards this divine guidance one can never get rid of his troubles. Inshâ Allâh (God-willing) this book will be published shortly.

For this book, which is now in your hands, I am grateful to our brothers Mo.v. Ajved Mufti Ahmed Bemat and Hafez Asjed and Saeed Mufti Ahmed Bemat.

All the brothers are requested to be helpful in the publication of other useful books of the Hazrat Moulana Mufti Ahmed Bemat Sahib (R.A.) So it can be distributed freely for benefit of the Ummah of Prophet Muhammed (S.A.W.) and to get Thawâb-Jâriah (continuing reward).



